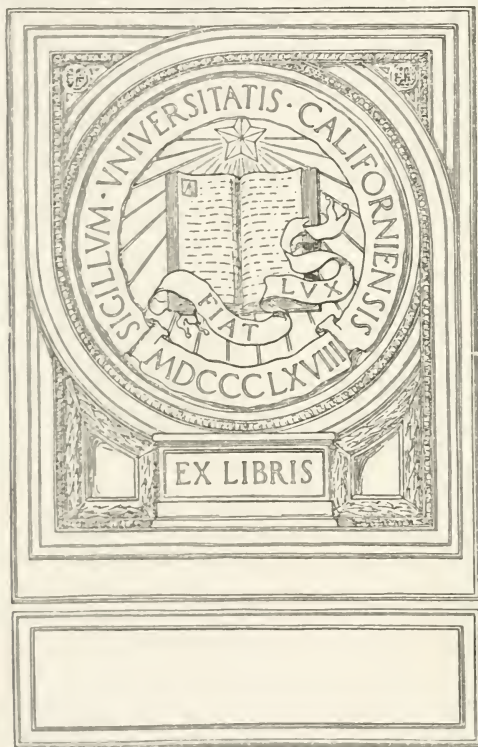


ELEMENTARY LESSONS
IN EXPORTING

AND
EXPORTER'S GAZETTEER

B. OLNEY HOUGH

GIFT OF
Prof. Hatfield





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ELEMENTARY LESSONS
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EXPORTER'S GAZETTEER

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Directory of Export Commission Houses. \$2. A complete list of general export commission merchants and foreign buyers in the United States.

ELEMENTARY LESSONS IN EXPORTING

TO WHICH IS ADDED AN
EXPORTER'S GAZETTEER OF THE WORLD

By B. OLNEY HOUGH

EDITOR OF THE

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PREFACE.

THE following chapters, entitled *Elementary Lessons in Exporting*, originally appeared serially during 1908 in the AMERICAN EXPORTER DOMESTIC SUPPLEMENT. Reprinted in this form, it may be proper to explain, they do not profess to supply a "How" book. There is no "royal road" to proficiency in export trading. Yet it is the author's hope that they may convey some hints of value to the manufacturer or merchant just beginning an export business, in spite of the obvious difficulty of condensing into a few pages any adequate description of conditions, methods and processes involved in business transactions with foreign countries.

Sins of omission there may be, but those of commission will, it is confidently asserted, be found inconsiderable when criticism is based on actual experience of sufficient duration and breadth to insure fair judgment. For, although he has attempted to exclude the personal element so far as possible, the author deems it advisable to explain here that these papers are based on his personal, practical experience of about fifteen years in actual export work and a rather wide acquaintance with and travel in many of the world's most important markets, and this not in any one line of goods or products but in most of those that are important elements in the foreign commerce of the United States.

The second part of this volume, entitled *Exporter's Gazetteer*, will certainly be found valuable for ready reference. Rather important general information is here compiled in readily accessible form from fifteen or twenty independent sources. Besides indebtedness to Government and other official sources of information and to various annuals, especially the "Statesman's Year Book," the author wishes to acknowledge with heartiest appreciation the friendly co-operation of many foreign consuls located in New York and of steamship agents in all American ports.

NEW YORK, March 20, 1909.

B. O. H.

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ELEMENTARY LESSONS
IN EXPORTING

INTRODUCTION.

SLOWLY, slowly—little by little, large American manufacturers are organizing and systematizing their export business. In the study and the science brought to bear on this incalculably important branch of trade lies the most hopeful sign for its future.

It has frequently enough been the fashion to criticise American export methods indiscriminately. In the following pages many an example of ignorance, stupidity, indifference or mistaken method is instanced to point a moral. That there should be such examples by the thousand is not surprising in our case, for our community is young as yet, and the growth of our own country and its markets, up to very recently, has more than kept pace with our manufacturing industries. But there is another side to the picture, a side which the author would not have it thought he does not fully appreciate.

The foreign organizations developed or built up by some American manufacturers challenge comparison with any of similar character for which commercial Europe is responsible. The manner in which trade throughout the world, but especially in Europe, has been built up and is handled by certain American manufacturers of typewriters, talking machines and cash registers has no counterpart in the industrial history of European manufacturers. An American company manufacturing sewing machines maintains what is undoubtedly the most intricate and far reaching system of selling and distributing agencies that has ever been known. Like some others this company manufactures its machines where it can do so most cheaply, and possibly a considerable portion of the machines that it markets never saw the United States; nevertheless, the company and its management are American and profits derived swell the aggregate wealth of this country. The manufacturer of a certain photographic camera not only finds highly profitable markets for his wares in Europe (as throughout the world), but through adroit manipulation of companies established in England, France and Germany, their formation, combination, re-division and re-

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combination, is reported to have drawn millions from the stock exchanges of *ultra-mar*.

Twenty years ago the author crossed the Atlantic (for the first time) with the head of a great company manufacturing mowers and binders. He remembers still the awe with which he boyishly heard this manufacturer tell of his growing trade in Europe, and the manufacturer's annoyance when the ship met with an accident and it seemed likely that we could not arrive in Paris before the date of a great agricultural show where these mowers and binders were entered in competitive trials. Today that manufacturer or any of his American friends and competitors curls his lip in scorn of expositions and trials, and if any attention whatever is paid to them it is by agreement with the others and often determined by the flip of a coin. Now European markets for similar machinery are dominated by American manufacturers. Their general agents and their sub-agents, their blockmen and their mechanical experts are to be found eagerly and intelligently pushing to get business, to develop it thoroughly and to handle it satisfactorily in every important or significant agricultural territory. Shipments of their machines from the United States are by steamer loads, full cargo lots.

Such a development is, of course, the result of years of effort and study. It is only within the past four or five years that the export relations of the greatest single concern making iron and steel goods that the world has ever known have been developed to a point reached long before by such other manufacturing concerns as those already named, to say nothing of still others like the meat packers of Chicago (and elsewhere), and certain well known manufacturers of steam pumps, steam heating apparatus, electrical machines, etc., who, to the casual observer, seemed to be handling foreign trade scientifically while the other was still groping about in the dark, feeling its way. The way has, apparently, been found, and the giant is said to be putting a finger on the pulse of more than one foreign market in a direct fashion that (barring restrictions of rumored national and international pools and agreements) promises far greater returns than the former indecisive and apparently tentative methods.

The spread of "American shoe stores" in Europe is but the extension abroad of policies inaugurated at home and, like the

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latter, only an adaptation of British models in the trade known as the "multiple shop" system. It is none the less a notable development in our foreign commerce which, as is invariably the case, has followed the beginning of business through quite other channels. In all of these instances, in every conceivable instance, the acorn from which the oak is to grow must first be planted. Upon the care and attention devoted to its protection and encouragement and cultivation will in great measure depend the size and sturdiness of the tree itself. Accident sometimes plants seeds in favorable locations; chance sometimes develops straight, strong and sturdy trunks. But what proportion of seeds accidentally take root, and how many accidentally resulting trees are not stunted, dwarfed or crooked, are worth something more than firewood?

A direct personal acquaintance with foreign markets is by no means always essential in the responsible heads of manufacturing concerns. Intelligence in directing efforts for foreign trade extension is, however, absolutely indispensable. The chiefs of more than one professional export merchant house in New York have no personal acquaintance with or in the fields where they are doing their largest business, have barely more than set foot outside the boundaries of our own country. Their business prospers because managed on sound principles, devised in the light of experience or from good advice as adapted to the end in view. Export trade ought never to be attempted by the firm that is not thoroughly in earnest about it, that does not mean to follow it shrewdly and patiently, through thick and thin, in fair weather and in foul, to the goal of success. The first principle in export trading is aggressiveness; the second, intelligence. The first must be born in a man; the second can be developed by study of special conditions involved. Elementary Lessons, as their name implies, are intended as a guide to the first steps toward export expansion.

But few American manufacturers, it is to be feared, have any adequate or realizing appreciation of the great battle for the world's markets that is so surely impending. Some of us are a little disposed sometimes to speak in rather lofty fashion of the "increase in European competition." We forget that Europe's share in international trade still is, as it always has been, immensely more important than the share of the United States; that it is we who are the interlopers in this field; we who, having

INTRODUCTION.

shown the manufacturers of the Old World how to do some things, must now fight not alone for the expansion of trade, but for the very maintenance of the footing just secured. Nor is it solely a question of competition with such countries as Great Britain, Germany and France. Other and less known nations are preparing to join the battle that but a few years more will see hotly waged. The industrial development of Russia we dimly appreciate and are disposed to scorn. Yet Russian shops not long ago secured one-half of the contracts awarded by the Italian Government for railway freight and passenger cars in competition with naturally preferred Italian builders on the ground, and by underbidding German and other older builders. Spain, that we have sometimes contemptuously dismissed as "decadent," is supplying cotton undershirts to India, using our own cotton, though we get not a dollar's worth of trade in the manufactured article. The economic changes wrought by the nineteenth century, with the introduction of machinery and the enormous increase in wealth seeking remunerative employment, have made necessary the rewriting of parts of the old political economy, have reversed ancient conditions and forced modern nations to a serious study of foreign trade outlets for their surplus production.

The United States cannot and will not avoid the issue. The very genius of our people guarantees that we shall be found eagerly participating in the fray. But confidence in our institutions, in our ingenuity, our adaptability, our factory systems, self-satisfied conceit over our wares, complacent content with ourselves or our methods, will not return us among the victors, will not add a pennyworth to the sum of our trade. Personal and enthusiastic study of the science of international trading is necessary. Given that study, with the Yankee determination to "pitch in and win," and the result is not to be doubted. The problems involved are many and complex, yet solve them we can and must, and it will be found that many an obstacle looming portentous in fog and dusk, dwindles into insignificance when the mist is dissipated by the sun. There is nothing for us to fear in this battle of the nations, provided our manufacturers join the colors armed with knowledge. Supineness, indifference, will handicap us, might (supposing the impossible) defeat us.

CHAPTER I

DIRECT RELATIONS WITH FOREIGN BUYERS

TO get foreign business frequently seems to the manufacturer who has never made an effort in that direction a difficult and well-nigh an impossible task. The fact is precisely and emphatically the contrary. It is easy to establish foreign business relations; it is the simplest matter in the world to secure sample or trial orders from foreign countries. The real test of strength comes in holding and developing the business once started. This, too, is comparatively easy and simple—provided only that the manufacturer who is interested will give the subject serious consideration and study. Neither export business nor domestic business will “run itself”—unless it is into the ground. But lest it be imagined that export business demands more study, time and expense than it is worth let it be stated at once that that also is a misapprehension. Just as “great oaks from little acorns grow,” just as a manufacturer’s home business is larger the second year than the first, so his foreign trade, if intelligently cultivated and energetically fostered, is bound to grow in volume and in profit. It is true that it is a plant of slow growth. It is true that it cannot be neglected or even treated with indifference. But it is also true that the plant’s roots strike deep and when fairly started in a healthy growth it proves a far sturdier young tree even than its mate reared under American skies. And it retains its vitality through fair weather and foul. Moreover, skies overshadowed at home are more than likely to be cloudless and brilliant five thousand or fifteen thousand miles distant. From every point of view foreign trade is desirable. Even the study involved in its cultivation and development is broadening and in educational value alone worth all it costs. It involves a broader knowledge of the world, a better appreciation of other countries and other peoples, of geography, of customs, habits, methods of thought among men of other bloods. Atten-

tion to detail inculcated by the studious development of foreign business invariably results in the adoption of better and more scientific methods of handling domestic business. Will it be denied that those American manufacturers who rank by common consent as the largest and best in their respective lines of business at home are the very ones who have also the largest export relations? The object of these papers, then, is to attempt to explain to the manufacturer who has never done any foreign business how that business should be sought and handled. If apology is needed for the primary nature of the lessons that are to follow, it is to be found in that phrase. These papers are aimed at the tyro in export business. The manufacturer who "knows it all" is at liberty to disregard them if he chooses, yet it must be hinted that in this business, as so often in life, the man who "knows it all" is sometimes wise in distrusting his own experience and knowledge.

It is probably true that there is hardly a line of goods made in the United States of America that cannot be satisfactorily and profitably sold in some or in many foreign markets if the right sort of effort be made to sell it. Manufacturers are sometimes deterred from making any effort at all because their goods are not "cheap." But there is not a country in the world where good goods are not sold as well as cheap goods. Just as here at home, "cheap" goods are more freely sold in foreign countries than are high-class goods, but in every country under the sun quality is recognized and paid for by certain elements in the community, and certain merchants in every civilized city cater to high-class trade and are quite as able to recognize quality and style as are any Americans. Qualities, distinctions, advantages, novelties that win trade in the United States, can and will win business also in foreign markets—if the effort is made and similar ability manifested in the development of foreign as of domestic opportunities.

In taking up the study of export trade, the first problem that suggests itself is: How to get foreign business. Under this head let us consider at the outset

DIRECT RELATIONS WITH FOREIGN BUYERS.

It is fairly to be assumed that in most lines of business there exist merchants in every principal city the world over who are

in a position to handle a manufacturer's goods if they can be persuaded to do so. Means to be adopted to persuade them will supply subjects for succeeding articles in this series. For the present other problems confront us. First of all, the study of geography is to be recommended, and more than a few manufacturers have, it is to be feared, quite lost track of their school-room atlases. We ought, then, to review our boyhood lessons and to learn not only where different countries are located, but as much as possible about the chief cities in each, and their relative importance. This sounds elementary indeed, yet the writer has frequently been asked such questions as, Where is Napier? Is Natal a town in Japan? What country is Réunion in? And these not by the beginner, but often by manufacturers who have been doing foreign business for years. It is incomprehensible how the man seeking foreign markets should fail at least to own a good map and a gazetteer if he does not study them assiduously. Too much of our export business has been of the haphazard, happy-go-lucky sort. A paper acquaintance, at least, with foreign countries, capitals, seaports and commercial centers may be recommended as the very foundation for a broad and thorough cultivation of export markets. Incidentally it may be remarked that fireside tours with the help of geographies, guide books, books of travel, even steamship folders, is an absorbingly interesting occupation. Thus far the student-manufacturer needs no assistance from other sources than those readily obtainable from his local bookstore or public library.

Certain physical limitations to their possible foreign markets will naturally suggest themselves to some manufacturers, owing to their knowledge of their own lines and of foreign competition. For example, a manufacturer of neckties may regard France as an unlikely market for his goods, while he may have a notion that there is no good reason why his neckties should not be sold in Ecuador. Ideas in such regard, however, should be entertained with a mind open to conviction and competent advice should be sought. If American manufacturers of boots and shoes had been deterred from entering the British or German markets through fear of established and strongly entrenched native manufacturing industries, the trade of the United States would have been the poorer last year by about three millions of dollars. In the way of advice in such regards the opinion of other manufacturers in the same line of business may be sought and the

advice of professional exporters may be obtained. Many others than the writer have had actual, practical experience in selling all lines of American wares in most of the principal markets of the world, and have on hand all necessary sources of information, besides coming into contact with buyers from all quarters of the globe visiting New York.

Exception will probably be taken to the statement that there is scarcely a line of goods made in America that cannot be satisfactorily sold in some foreign markets, and it is one of the curious facts encountered in discussing export work with our manufacturers that so many of them are skeptical as to foreign possibilities, even when it is a fact known to others, at least, that their competitors are actually doing profitable export business. Yet that statement is almost, if not quite, literally true. Even American silks, woolens and tin plate have been exported to some extent and in at least one of these lines a really bright future is regarded as an early certainty. These observations are immediately related to the subject in hand, for the object of these articles is to start the manufacturer on the right road to success in export relations. Probably nine-tenths of our foreign business up to very recent years came to our manufacturers unsolicited or with but the slightest effort. This state of affairs naturally and logically cannot and will not continue. The hour has arrived when we must fight for foreign business. We have trained antagonists, adepts in all the arts and science of commercial warfare. Every manufacturer in the United States ought today to be earnestly engaged in a serious study of foreign markets and ways of effectively approaching them. Geography is the basis of such a study. Having acquired a knowledge of the world's markets and of what other American manufacturers are doing in exporting their similar goods, the beginner's next problem is: In what markets will his goods have the best chance? Improbable as the statement may appear, it is none the less a fact that with the exception of very few articles indeed, and those for the most part of a purely competitive or staple character, local conditions in different markets matter very little. American goods of most sorts can be sold practically everywhere—because they are better, cheaper, or different, and sometimes when they answer none of these descriptions—if introduced and pushed in the right way. Anyone in the least familiar with Germany can name, without stopping to take thought, from three

to six products of American factories that are today enjoying enormous sales in Germany, paying ocean freights and duties, in immediate competition with German goods of almost if not equal worth at cheaper prices. Push, hustle, advertising, do it.

However, if the manufacturer taking his first steps wishes to appeal only to those markets where there is the largest demand for his wares or where other simliar American goods are already finding favor, then sources of information such as have already been indicated are open to him. His natural inquiry will then be as to the best steps to take in introducing himself to these markets. There are three ways open to him. He may send out a traveling salesman, he may advertise, or he may undertake a system of direct correspondence with possible foreign customers. We shall consider each of these alternatives in subsequent articles. Advertising ought logically to come first of all, but in this instance it will be relegated to a more modest position, although every argument ever invented as a reason for any advertising appeals with double force in the case of advertising for foreign business. Whatever other means are adopted for the development of an export trade, an advertising campaign ought to precede or accompany them. It lends prestige to the salesman and to correspondence, for example, to say nothing of its intrinsic business-getting ability. At this time, however, the question of how to get in direct touch with possible foreign customers will perhaps be of more general interest to the beginner, decide as he may as to courses he will ultimately pursue.

Names of merchants and importers in different foreign cities may be obtained from a variety of sources. For example, there are all sorts of directories available. Apart from local city or country directories, there are also so-called world's directories. Some of these are excellent aids—in a way and up to a certain point. But there are very few foreign countries, if any, where the science of directory publishing is carried to the perfection that it is in our own country, and it often happens that in the classified trade lists in such publications the most important merchants in a certain line will be omitted altogether, probably appearing elsewhere in the book under some other caption. This happens frequently enough even in directories of single cities. What the result is in a condensed publication, such as a national or a "world" directory, can easily be imagined. Again, lists of

dealers in a particular line of business may be purchased. There are concerns and individuals both in our country and in Europe who make a business of supplying such lists. For the most part they are simply compilations from directories. If a man can be found who has actually lived in or traveled in the markets which it is desired to cultivate he ought to be able to give valuable and reliable information as to the most prominent merchants in certain lines of business, or the publishers of trade papers may be appealed to. Lists of addresses more than a year or two years old should be distrusted. Experience has proven that considerable changes occur in all lists, at least, within such a period. Any lists not reliably recommended should be declined, for it is all too easy to waste a great deal of money on foreign postage. Certain lists recently given out from an official source proved utterly unreliable because a copyist had run together names from two distinct cities in one country, indicating but one address. Names from great cities like London, Paris or Berlin, or in fact any large place, should invariably be accompanied with full street address or other postal indication. "John Smith, New York," will very likely be returned to sender for better direction, and in few foreign cities do post office officials take the same trouble to ferret out the addressee that American officials take. On one occasion a letter addressed to the writer at No. 4 in a certain street in London was returned to the American sender, marked "Not found," when he had for three months been doing business next door at No. 2 of the same street!

One feature of business in some parts of the world is rarely understood by the tyro in export relations seeking to get in touch with possible buyers. In the Far East and the Orient generally, in most parts of Central and South America, and very frequently in Australasia and in South Africa, the greater part of the import business is handled by "merchant" or "indent" houses, or what we should call general importers. "Indent merchant" is an English term and indicates a house that takes orders for certain goods from dealers, on sample or otherwise; then imports precisely those goods for the benefit of such customers. "Merchant house," on the other hand, strictly speaking, defines a concern that buys goods in quantity on its own initiative and then seeks to dispose of them to the trade. In the parts of the world just indicated the smaller and especially the retail dealers do little, if any, importing for their own account, but are accustomed

to intrust their orders to the "general importers," who may be specialists in a particular branch of trade or may be interested alike in condensed milk and locomotives. In Europe this condition does not prevail—the trade is too finely cut up. The manufacturer, then, in looking for business connections in China, for example, will make a serious mistake in endeavoring to obtain the names of the actual dealers in his line of goods. In South and Central America, too, it may be well enough to circularize the retail trade, but it is of far more importance to the manufacturer to know who are the general importers likely to take an interest in his goods. Directories or ordinary "lists" are seldom of much assistance in this respect. Directory lists of "merchants" usually include names of bankers, steamship and insurance agents, for example. In examining the latest directory of South Africa the other day the writer was astonished to find that the name of a personal friend, who has bought as high as a million dollars' worth of sundry American goods in a single year, is not listed under any one of the trade classifications. The only course, therefore, that can be recommended in compiling names of possible customers is to secure such addresses from someone who knows what he is talking about, either in his own person or through other and thoroughly reliable first hands.

It must not be forgotten that names obtained through any other sources than from men personally acquainted in the respective cities must always be open to the serious objection that no guide whatsoever is afforded as to the comparative importance of the firms named or their financial positions. The question is often asked, Are there not "rating books" published in foreign countries like those which some American commercial agencies issue? There are no such foreign books that are reliable with the single exception of an English publication which is sold only to bankers and which is very limited indeed in its scope. Information, however, as to the standing of foreign merchants is obtainable from several different sources—from New York foreign bankers (after proper introduction), from various agencies in this country, whose charges are sometimes excessive, from local "information bureaux" at the homes of the foreign correspondents about whom question is raised, and from other American manufacturers and foreign travelers. There is nothing whatsoever in this aspect of export business to deter the manufacturer from entering the field. When business is in sight it is an easy matter

for the manufacturer who is really in earnest to secure reliable and satisfactory information about his customers. Indeed, most of the larger importers in all of the world's principal markets already have certain American connections established from whom references are quickly obtainable.

Many manufacturers have a mistaken notion as to the functions of American consuls. The latter are neither drummers for American goods nor are they reporting agencies. In fact, consuls are expressly prohibited by Government regulations from expressing their opinion regarding the status of merchants in their districts. They are understood to be permitted to transmit the opinions of others in such regard, but as the consul is not engaged in business his banking relations do not avail him for information from such sources, while a report from an agency costs money, for which the Government makes no appropriation. It therefore results that nine-tenths of the applications to consuls for reports on merchants' financial standings do not bring satisfactory replies. In the way of names of merchants in special lines of business, too, consular advice is not always what it might be and ought to be. A fortnight ago the writer saw a list purporting to enumerate "dealers in washing machines" sent by an American consul to a manufacturer of such apparatus. The six names given were all manufacturers of bathtubs! So apparently ludicrous a mistake is easily explained and illustrates one of the serious defects of our consular system. American consuls are but few of them practical business men, and, it is to be feared, are seldom disposed to excessively hard work. Too much of their work is relegated to vice consuls or clerks, who are necessarily natives in most cases, for one reason because salaries are not such as to tempt competent Americans, for another because few consuls speak any other language than English. It follows, of course, that these vice consuls and clerks seldom have the smallest acquaintance with American goods, sometimes no more than a bowing acquaintance with the English language, and when directed by the consul to prepare a list of dealers in washing machines the clerk in the instance in question, who had no idea of what such a machine was like, simply turned to the local directory and copied out names that seemed to translate right. In fact, it is probable that in this case the consul himself knew no better, for he is one of the old men in the service, a Grand Army man, appointed years ago on the strength of a political pull.

Other blunders in consular lists are so common as to be almost the rule, and it is strange but true that comparatively few consuls are acquainted with some of the leading importers of American goods in the cities where they are located. This is not always or often due to lack of good will, but usually purely to ignorance as to how to proceed effectively. Few consular officers have ever been business men. Their ranks are largely recruited from newspaper men and lawyers. The American consular service ranks above that of other countries in actual results achieved though not in character of its personnel. Those results are simply due to innate American patriotism and "hustle"—in rare cases to superior intelligence or ability.

No consul likes to be thought a salesman, nor is it becoming to his official position to attempt to show samples of American goods and secure orders. Furthermore, there is a most excellent reason for the failure of proposed consular sample rooms and libraries of manufacturers' catalogues. The desirable ones among possible customers do not seek out manufacturers or go to the consulate to ask information—they are too often importuned by visiting agents of manufacturers from all the producing countries, and yet other manufacturers by the score are offering their goods by every mail. The very theory of such an adjunct to a consular office presupposes an anxiety on the part of merchants to buy that is not a fact, at least so far as the principal, i. e., the most desirable customers are concerned. It is the manufacturer who must seek out the buyer in these cases, and who must urge and "pound" in order to get business, precisely as he must do with similar merchants in the United States. Every such consular "reading room" or "sample room" may be of some slight value to American commerce semi-occasionally, but the fact is not to be disputed that large buyers are not eagerly seeking opportunities to purchase more goods. In Buenos Aires as in Chicago the big buyers, the particularly desirable customers, are those most difficult to get hold of, who may usually be depended upon to refuse the drummer an audience on his first call and drop the catalogue into the waste paper basket. Yet these same merchants already buy some American goods—the whole world may be challenged to produce leading merchants in any considerable city who do not carry some American goods in stock—and self-evidently it should be the aim of manufacturers of goods suitable for their use to get a share of the business of these, the largest merchants and

most desirable customers. To accomplish this result the manufacturer must depend on his own efforts, in one form or another. Failure to succeed is attributable to one cause, and one cause only—the manufacturer's own incompetence. If he has good goods to sell the question before the manufacturer resolves itself down to that of effectively presenting his claims, of following up correspondence and inquiries in so telling a fashion that business results.

Few lines of goods "sell themselves" either at home or abroad; few advertisements or batches of circulars result in a deluge of orders by return of mail. A manufacturer writes: "I receive a great many foreign inquiries for my goods, but few orders seem to result." Whose fault, pray? The manufacturer has learned of people who are actually interested in his goods—if he does not turn them into customers it is evident enough that he does not know how to tell his story. For instances, he may be a maker of bicycles. Now bicycles are to be bought at all sorts of prices; there are wheels at \$15 and wheels at \$30; hence it is merely a question of demonstrating that this manufacturer's bicycle is worth all or more than he charges for it, or involves radical improvements and advantages to be found in no other. Patience, perseverance and intelligence are the passwords to success in export business.

"American novelites" are constantly being sought for by merchants in every country. Our tourists who make the acquaintance of business men abroad are quite sure to be importuned for news of the "latest American invention." This is an exception to the rule that foreign merchants are not looking for new lines of goods. However, the idea can easily be carried a step further, for practically every manufacturer has his own exclusive, individual claims for novelty or improvement. In presenting those claims lies one of the secrets of success. Many an improvement and innovation that finds a ready sale here at home is not yet known abroad, but if cleverly presented would receive even quicker attention from foreign dealers.

CHAPTER II

CONDUCT OF FOREIGN CORRESPONDENCE

LETTER-WRITING as a science and an art is rather frequently neglected by business men. Modern practice seems to be altogether in the direction of briefness and condensation, not only in the United States but in Europe as well. The strenuous business life of today seems to permit as little time for the writing of long letters as it inspires patience for reading them. However, we have now to consider a rather complex and delicate question—How to develop business through correspondence. Correspondence in this connection must include not only letter-writing but catalogues, circulars or other printed matter. At the very outset it may be questioned whether extreme condensation is desirable, is not rather more unlikely to result in orders than is prolixity. There is one basic principle that must never be lost sight of in the preparation of correspondence of any sort aimed at possible foreign customers. The manufacturer's goods must be explained and described in primary fashion. By "primary" must be understood the extreme definition that can be attached to that word. A manufacturer of certain agricultural implements writes of his "listers." He will have to explain to his foreign correspondents what a "lister" is, for what it is used, and its peculiarities and advantages. The word "lister" is to all intents and purposes unknown outside of America. It is true that here and there foreign dealers will be found who have studied American trade catalogues long enough and seriously enough to learn that such implements exist and what their functions are, but it will not do to depend upon reaching such isolated cases—in long distance correspondence every letter should be made to tell. A manufacturer of children's stockings quotes a certain grade at \$1.05 per dozen for a certain size, with a "rise and fall of 5 cents" for every half size larger or smaller. That quotation will be almost unintelligible to a large proportion of

the possible buyers who receive it, for prices are seldom quoted by European manufacturers, with whose goods they are acquainted, in that way, and furthermore metric, not English, sizes are customary in many markets that the exporter will seek to cultivate. American boot and shoe manufacturers have exactly reversed the original and proper significance of certain trade classifications. We call "Boy's" sizes those from $2\frac{1}{2}$ to 5 and our "Youth's" sizes run from 11 to 2. But a youth is an older and presumably larger animal than a boy, and British manufacturers reverse the American nomenclature of sizes. In England "Youth's" sizes are those that we call "Boy's." Hence a dealer unfamiliar with the American practice will be quite sure to think our quotations for boy's and youth's ranges to be a misprint unless particular pains are taken to specify exactly and clearly just what is quoted. These examples are purely illustrative of what is intended by *primary* fashion of conducting foreign correspondence. They might easily be multiplied by a hundred.

A catalogue or a letter intended for a foreign correspondent should avoid all purely trade terms of every sort so far as possible, for our American technical expressions are, many of them, unknown and unheard of outside of the borders of our own country. If indispensable, the terms used should be defined. The British use of the word "wrench" differs from our own, and "spanner" is still the commoner term for our wrench among English engineers. The fact that the world-wide spread of the American article, accompanied by our appellation for it, has made "wrench" everywhere understood should not tempt manufacturers of articles less widely known and introduced to try to force their own phraseology on strange customers. It surely must be evident enough that clearness and simplicity—from the foreigner's point of view—will materially conduce to success, i. e., to obtaining orders. One cannot say that the foreign merchant should be treated as a child, for nothing could be more unwise, but while that merchant is far from being the unsophisticated infant that some provincial manufacturers sometimes fancy him and, on the contrary, is certainly as shrewd and adroit as the American—but *in his own way*—yet so far as catalogues and correspondence go not a particle of harm can result from writing them strictly on the assumption that the intended recipients never even heard of similar goods before. A certain acquaintance with the usage of European manufacturers of similar lines, a study that

need not be commended to any intelligent manufacturer, will assist in making correspondence intelligible to foreign merchants, especially if used to modify the basis above laid down. As matters stand to-day probably fifty per cent. of our machinery catalogues, certainly more than that in lines of special machinery, are almost incomprehensible to any readers outside of the special branch of trade to which they apply, and this even in our own country. The writer once saw a trained mechanical engineer, holding a diploma from one of our first American technical schools, together with a thoroughly competent American agricultural engineer, jointly study for two days over the directions for setting up an American hay-press six thousand miles distant from the factory, and finally give up the problem in disgust. On appeal to the manufacturers a sarcastic letter was received—which gave no advice at all, necessitated another request and a further delay of six weeks before the machine could be made to work. Manufacturers must never assume that their unknown correspondents are mind readers. Their correspondence, as well as their instructions, must be so composed that he who runs may read. Loss of business and dissatisfaction is certain to result otherwise.

It is fairly to be assumed that more than three-quarters of the original letters addressed by manufacturers to foreign buyers are accompanied by catalogues or circulars under separate cover. Many manufacturers conduct quite an elaborate campaign for foreign business in this fashion. But is it enough simply to say in the accompanying letter—"We send you our catalogue from which we are able to quote such and such discounts"? No matter how attractive or how complete the catalogue may be, is it not worth while inserting in the letter itself a phrase or a sentence, or two or three of them, designed to arouse curiosity about the catalogue or interest in the goods? This brings us immediately face to face with the most serious problem in the science of correspondence. That problem is—How to present in black and white the effective "talking points" about an article or a line of goods. It seems to be a rare accomplishment to be able to *write* salesmanship. Men who can effectively and successfully *talk* their goods are thick as autumn leaves. The great majority of them fail ignominiously when called upon to sell their goods by correspondence. Comparatively few of them are capable of dictating to a stenographer the same language they employ in a face to

face talk with a customer. Their success in salesmanship may reside partly in personal magnetism or mannerisms, but back of that in the case of any seriously, intrinsically valuable and substantial article must lie elements of worth, desirability, novelty or improvement. Claims in these respects can be transmitted even more effectively in black and white than *viva voce*. For one reason because the written word conveys an impression of weight and responsibility that does not attach to the spoken word. For another, because if so effectively emphasized as to impress the possible buyer he has time to consider and digest the written claims made. What, then, are the manufacturer's claims for his wares? Is the article unique, *sui generis*? If competition exists how do these goods differ from others? Are they better or cheaper—and how? What are the striking improvements or distinctions—what is it that wins them customers here at home? Strangely enough some manufacturers seem to have nothing to say for their goods. A manufacturer of fire extinguishers asks how he can improve the circular he is enclosing with letters to possible foreign customers. That circular says nothing at all, includes a bare statement of sizes and prices, explains not one single feature of excellence or superiority. No wonder the manufacturer gets few foreign orders or, rather, wonderful it is that he gets any orders at all. There are too many fire extinguishers in the market to justify such negligent treatment of possibilities. If there were no others the construction and action of this one would have to be explained. But, as things are, there are surely a hundred claims for individuality and excellence which this manufacturer may advance. The writer knows no more about fire extinguishers than about lead pencils, and by no means would attempt to compose a telling circular about either, but if nothing more, apart from distinctive features in the construction of the container, there are certainly all sorts of claims to be made for superlative excellence of the chemicals which fill it, how they differ from and how they are an improvement upon any others in use. This manufacturer says nothing, even in his printed matter. Even if he had a strong, forceful circular, would not a line or two in his accompanying letter, rehearsing in condensed form one or two or three of the most striking claims for originality in his apparatus, be likely to tempt the addressee to read the circular instead of consigning it unread to the waste paper basket?

Brevity and condensation in letters are desirable features from every point of view—providing they do not eliminate vital features and thus defeat the very object of their existence, emphasis and force. While letters of undue length are quite as bad as those that say too little, much depends on what is said and more on how it is said. Interesting subject matter cleverly aimed to catch the eye and rivet the attention will carry a reader through to the finish of a long communication. Some manufacturers who have been very successful in foreign correspondence, provoking enquiries and turning enquiries into orders, have found a series of comparatively short letters and circulars to be most effective, each communication broaching a new subject, a different claim or another point of view. This involves a thorough “follow up” system which in any event is a necessary feature of any well organized correspondence campaign. The names of foreign buyers should be carded with all the information available about each; the date and number or nature of the first letter sent duly noted; suitable time calculated for receipt of reply and a “tickler” made for a second letter at such time in case no reply has previously been received; and the process continued until a reply of one sort or another has been obtained. Before leaving the question of brevity, however, it should be observed that some sorts of goods that are as familiar to us almost as our daily bread are new and unheard of in foreign countries, or in some if not all foreign markets. Take our cement block construction, for example. A large and a particularly promising export business has already been developed in block machines with some parts of the world. Yet the business is still so new that more than one-half of the possible buyers for such machines, even in countries where considerable sales have already been made, do not yet understand much if anything of the comparative costs of such construction, of the claimed advantages for it, or of the size, operation and capacity of the machines, while a goodly proportion of the arguments advanced for different types of mechanical concrete mixers are so much “Greek” to foreign readers of American catalogues—because these catalogues are written purely from the American standpoint, with an apparent idea that conditions in all countries are identical with those here, and that as a matter of course everybody everywhere knows all about this comparatively new industry. A heavy percentage of American foreign correspondence in this line has been wasted in

consequence. Waste, in this connection, means more than the expense for printing and postage stamps—it means loss of possible business.

The greatest possible individuality should be attached to the manufacturer's goods. This is possible in every line, if in no other way at least through the use of trade marks and special packages. A manufacturer of vinegar seeks customers in Central America, where he has heard that considerable quantities of that product are imported. But on enquiry it appears that he has nothing but plain, every-day vinegar to offer. This is a mistake. Surely he can give his vinegar a name and brand a trade-mark on the packages even if he has not sufficient ingenuity to make a special vinegar unlike and superior to anyone else's. The aim in developing business through correspondence should be in the first instance to excite curiosity and arouse interest, thus tempting trial orders or at least enquiries, then to lay the foundations for a permanent business. Since foreign customers are far more closely wedded to names and marks when once favorably introduced than is the rule in the United States, it follows that with the building up of trade relations unusual emphasis and prominence should be laid on the trade mark which, as time goes on, will frequently be sufficient in itself to promote new business.

The personal letter, actual or apparent, is always a much stronger appeal than the self-confessed circular. Imitation type-written letters with names and addresses inserted are nowadays produced by the hundred in such perfection that it is difficult even for an expert to distinguish them as "process" letters. When such letters are dispatched in sealed envelopes, if cleverly worded, the effect on the foreign recipients is apt to be all that could be desired. However, it must not be forgotten that best results are always obtained when foreign merchants are addressed in their own language. In the case of form letters it is a simple and a cheap matter to put them into French, German and Spanish, and these languages are sufficient to cover the whole world. For example, any dealer in Italy who is worth addressing at all will be able to read a French letter even if not acquainted with the English language. As a matter of fact it is true that large wholesale merchants and manufacturers in all parts of the world now read English or have clerks in their employ who read our language, which is more and more becoming the language of international commerce. But even so a letter will be more ef-

fective and more generally effective if composed in the language with which the intended recipient is most familiar. Precisely the same remarks apply in the case of catalogues. If no more, the exporter should have a Spanish as well as an English catalogue at the outset, and these should ultimately be supplemented by French and German editions.

In the preparation of export catalogues it is by no means always necessary to duplicate the domestic edition in full. On the other hand, it often happens that only a part of the articles described are suitable for export, and in weeding out the others greater emphasis will be laid on those goods which are more likely to appeal to foreigners. Manufacturers whose catalogues are bulky or expensive frequently have two distinct editions for export work, one elaborate, the other a small and cheap booklet, the first intended solely for large, important or regular customers; the latter for incidental inquirers or for general circular use. In every case, in letters, circulars and printed matter, great care should be exercised in the selection of a translator. Spanish, for example, should be idiomatic Spanish, not a transposition of English into Spanish; this for the effect upon the addressee, whose sense of the ridiculous, if aroused over a single badly composed sentence, may serve to destroy any respect for the manufacturer or his wares. Then, too, mistakes by incompetent translators may be costly as well as ludicrous and confusing. But with the growth of American export business there has been a great increase in the number of trained and competent translators of late years, and expenses on this score are not burdensome. The manufacturer who has only English and Spanish literature will address in Spanish all letters to Mexico, Central and South America, Cuba, Porto Rico and the Philippines, besides Spanish and Portuguese colonies such as the Canaries and the Azores. If, however, the manufacturer also has French and German literature he will use the French for France, Belgium, Italy, Greece, Turkey, Egypt, Algeria, Portugal, Brazil, etc.; German for Germany, Austria-Hungary, Switzerland, Scandinavia, Russia, Roumania and Bulgaria, making English cover all other parts of the world not reached by his Spanish matter.

Whether it is desirable to quote prices, and what prices, with the first letter to possible buyers is a question that individual manufacturers must determine each for himself. Some manufacturers fear that if no prices are temptingly set forth no interest

will be aroused. Others seek in their first letters simply to provoke a reply seeking further information about the goods in question, thus making up a new series of correspondents who are known to be actually interested in the line. There are some objections to quoting prices broadcast—especially if it is deemed necessary to name at the outset the best and lowest prices. In addressing a miscellaneous collection of names it is quite sure to be the case that out of three or four names in one city one will be a customer of one of the others, one possibly of minor, the other of first, importance. Evidently if both are in possession of the same prices covering a desirable line of goods, the large man, the wholesaler, will manifest little interest after he discovers the fact that the smaller people, his customers, have been offered the self same goods at the identical prices that he must pay. A vivid example of the effects of a similar procedure came under the writer's notice three or four years ago in Salonica, Turkey. Eight or ten merchants in that city one day received letters from an American flour exporter announcing that six sample bags of different qualities of flour had been mailed on which the day's prices were so-and-so. Now the Turkish post office is notoriously unreliable, hence no surprise was felt when the six samples announced were not delivered, and one by one the merchants repaired to the post office to make inquiries since, just at that time, a great deal of interest was being manifested in American flour. The imperturbable Turk in charge lazily motioned the inquirers to a corner of the room where one after another of the eight or ten merchants addressed found his neighbors and competitors pawing over the small mountain made by the fifty or sixty sample bags, each in search of those addressed to himself. A great laugh naturally followed the discovery that all the principal merchants in the flour business in town had been similarly addressed by this enterprising exporter; the affair was the joke of the week, and there resulted not a single bite at the bait thrown across the ocean with the expenditure of several dollars. While it is not to be denied that "circumstances alter cases," that quotation of prices may be unavoidably essential in some lines, while in others equally as good results may be obtained without the mention of a figure; still it is to be feared that too many manufacturers are simply anxious for an order, no matter from whom or what may be the effect in the future. On general principles it would seem wiser to plan for the great-

est possible ultimate development of business. If it is absolutely necessary to name prices in a general quotation, must those prices be the factories' best prices, or is it possible to provide an "inside track" for the wholesalers and larger buyers when they may become interested in the line? If but one set of prices is possible, and that the lowest, will it not be wiser to restrict first offers to one merchant in a town or in a district, selecting the largest or most desirable, and quoting no one else in that district until definitely assured that there is no possibility of doing business with that merchant, thereafter following a similar course with the second largest dealer, and so on until the list for the district is exhausted?

In principle a graduated scale of prices is exceptionally desirable in the export trade, no matter how virtuous the motto one price to all may seem. There are wholesalers and retailers to be provided for, and the possible progression of trade from one to the other with the development of business; in some lines there is the question of "taking care" of buyers or New York export commission houses, and always there is the contingency of forced advances in prices, one of the greatest drawbacks to a satisfactory expansion of foreign trade. A manufacturer's export prices should be changed as seldom as possible. If advances are necessary they should be postponed until the last moment, and it will be found in experience that the big buyers recognize and accept them far more readily and easily than do small buyers. Hence, if prices to a small buyer are sufficiently elastic to cover a certain advance in cost, revision of quotations to him may be deferred with profit to the factory. While on this subject it should be noted that unless quite impossible prices quoted should always be specified to hold good for a certain named period of time. Nothing is surer discouragement to foreign buyers than to tender orders on the basis of manufacturers' quotations, and have their orders returned to them with the statement that prices have advanced. Tying a string to a quotation in the shape of the provision that all prices are "subject to change without notice" is very far from meeting the requirements of export business where buyers are located sometimes four and six weeks' mail time distant. Moreover, few manufacturers keep track of quotations supplied, and supplement them promptly with new price lists when they become necessary. If prices are quoted in dollars the quotation should invariably include the proviso that

exchange is for the account of buyer, or that invoices will be drawn in sterling (or other foreign currency), conversion to be made "at day's rate of exchange when making shipment." Reasons for which will appear when we come to consider the subject of financing foreign shipments. In the case of shipments to Latin American countries where dollars (so called) are also a local currency, quotations should specifically read "gold" or "United States currency."

When possible to do so quotations "c. i. f." customer's nearest seaport are always peculiarly effective. The term c. i. f., as is well understood, is the abbreviation for cost, freight and insurance, and making quotations in this manner simply involves figuring these items in addition to the ordinary price of goods when put f. o. b. (free on board) ocean steamer. This is neither a complicated nor a difficult computation, and will be later referred to in more detail. It must be here observed, however, that when manufacturers in the interior quote their goods "f. o. b. New York," such quotation will be commonly understood by their foreign correspondents to mean delivered free on board outgoing ocean steamer *unless* it is specifically stated that cartage or transfer from arriving railway station in New York to ship's side is extra. "Freight paid to New York" is the proper term to use instead of f. o. b. New York when the manufacturer does not deliver on board of ship. Friction sometimes results from misunderstandings on this point.

So much stress has for so long been laid on the acknowledged fact that Americans are the worst sinners in the world in respect to underpaid foreign postage that it is not necessary here to refer further to that matter. In essence it is not and never was due to ignorance of the fact that the foreign letter rate is 5 cents instead of 2 cents, but entirely to carelessness by office boys or mailing clerks. The best of all ways of avoiding difficulty in this regard is to use stamped 5 cent envelopes, but many houses attempt to provide for proper stamping by having stenographers when addressing ordinary envelopes write a large "F" in the upper right hand corner, afterward to be covered by the mailing clerk with the proper stamp for foreign postage. The latter scheme, however, still has the disadvantage of relying on the intelligence and attention first of the stenographer, and afterward of a hurried boy, and nothing save strict supervision and a thorough course of training will insure accuracy.

ADDRESSING, FILING AND INDEXING NAMES OF FOREIGN CUSTOMERS.

IT happens frequently enough that American exporters make blunders in calling the names of their foreign customers that are ludicrous enough in the eyes of the foreigners themselves, and do not conduce to increase respect for the education or the intelligence of the exporter in fault. "Mr. Hermanos" is not the right way to speak of Jimenes Hermanos, of Mexico, nor should letters to that house be commenced "dear sir." Jimenes Hermanos is the equivalent of Smith Brothers. "Mr. Hermanos" sounds equally as idiotic to the gentlemen whose name is Jimenes as "Mr. Brothers" would sound in the parallel example in English. Then, too, Jimenes Hermanos ought not to be indexed under H any more than letters from Smith Brothers should be filed under B. Numerous problems of similar nature present themselves to those engaged in business with foreign countries, some of them by no means simple. The object of the present paper is to explain a very few only of the commoner foreign words that appear in firm and company addresses. The writer wishes at the very outset to forestall criticism and acknowledge that his observations and vocabularies are bound to be very incomplete. Limitations both of time and of space prevent going into the subject exhaustively.

The question of how to address letters, whether to begin with *Dear Sir* or *Gentlemen*, is one that merely involves an understanding of whether the firm name is singular or plural. The vocabularies that are here given will assist in this direction materially, but will still leave undetermined such difficult problems as those presented by compound Spanish names, for example, whether José Lopez y Castillo is an individual or a firm. In fact, this is a question that often bothers experts and natives, and is far too complicated for discussion here. Suffice it to say that in Spanish speaking communities, and to some extent also among Italians, the bearer of a surname that is common to many of his neighbors seeks to differentiate himself from the others by combining with his own the name of his mother's family, or affixing his father's Christian name. Thus, while Lopez y Castillo is a firm composed of two gentlemen named Lopez and Castillo, José Lopez y Castillo is probably an individual whose name is Lopez, who, because there are many people in

his city called Lopez, has chosen to call himself Lopez y Castillo, Castillo being his mother's, or other relatives', family name, the name of the town from which he hails, or some distinguishing feature of that sort. Similarly Enrique Sanchez Gonzalez is probably properly addressed in conversation as Mr. Sanchez, and his name ought to be indexed under S in our letter files, but these questions are far too complicated for the ordinary Yankee to worry over. The Spanish expressions Francisco Gonzales R. and the Italian Luigi Ferrari fu Giuseppe (if the father is dead, or di G. if the father is living) may also be dismissed from present consideration as only the names of individuals, modified through local custom. It is essential, however, that it be understood that the conjunctions "y" (sometimes "é") in Spanish, "et" in French, "und" in German, etc., are the English "and," while expressions translating into brothers, sons, company, and the like should be recognized on sight, and these words are listed in the vocabularies that follow.

In regard to filing letters from foreign customers and indexing their names other questions arise which, while insignificant when lists include but few correspondents, rapidly reach a point where system becomes necessary with their growth in number of names. First of all it may be observed that names beginning with foreign equivalents of the English "the," such as *le, la, die, der, das, det, il, el*, etc., should no more be indexed under such articles than similar English names should be placed under "The." It is not usually considered good practice in English to index the Pennsylvania Railroad Company or the United States Steel Corporation under the letter C. No more ought foreign equivalents of "company" to be so indexed. Names prefixed by *de, van, von*, etc., may be indexed either under D or V, or under the initial letters of the second half of the name. The former custom is probably the simpler and it will rarely happen that the number of such names grows unwieldy. The French *Maison* and the Italian *Ditta*, sometimes appearing in firm names, signify house, i. e., business house or firm of, hence are really no part of the firm style, and should not be taken into consideration in indexing. Nor should the abbreviation *Sucs.*, meaning Successors to, serve as a caption for index purposes. Thus *Sucs. de Andres Palacios* is properly indexed under P, while *S. d'Aubignac Sucs.* may appear either under D or under A, according to the system that may be adopted in regard to *de, van*, etc., as just explained,

preferably under D. Other abbreviations that very frequently appear, but that are really no part of the firm name, so far as an index is concerned, include *S. A.* or *Soc. Anon.*, *A. G.*, *Aks.* and other forms, indicating that the concern in question is a joint stock company. Another similar combination that is especially common among Spanish and Spanish American houses, deserves explanation here, as its meaning is rarely understood in the United States. *S. en C.* (*Sociedad en Comandita*) after a firm's name is by no means the same thing as "& Co.," nor yet is it a joint stock company. It indicates and is public and legal notification of the fact that there is a partner in the firm whose personal responsibility is limited to the amount that he has invested or that is declared and legally registered before the appropriate public officials. In such cases it should be carefully noted that if this special partner is registered as contributing only \$3,000 to the firm in question, or if that is legally noted as the limit of his responsibility, it does not matter whether he be actually worth \$5,000 or \$500,000, creditors of the firm "*S. en C.*" have no recourse upon him except to the extent of his duly advertised responsibility. Yet another form of foreign company styles should be understood before it can be properly indexed. In Scandinavia such styles are not uncommon as *Aks. Jacobson's Maskinforretning*. In the United States we should call this firm Jacobson Machine Company and we should index it under J. We ought to follow precisely the same course with the foreign style.

Fabrik Stoltzenberg Berlin should be indexed under S, for the expression is the equivalent of our English Stoltzenberg's Berlin Factory. So, too, the term *Ing.* prefixed to some Italian and other European names ought to be understood to be simply the title of Engineer, acquired with a diploma through graduation from a technical school. Foreigners are rather more inclined than we to introduce a title into the style of their business firm. It is as though an American engineering firm were to do business in the firm name, for example, of "John Smith, C. E., and Tom Jones, M. E." Somewhat the reverse of this practice prevails in France, where the American is frequently puzzled by the fact that no Christian names whatever appear. Thus it may be learned that a prominent dealer in boots and shoes in Paris is "Tucker," 14 Avenue de l'Opera, and even reference to the city directory fails to unearth any initials or given name. In such cases the address for letters may be either Monsieur (i. e., Mr.)

Tucker, or Maison Tucker (i. e., the House of Tucker). It may be, as is the fact in this case, that the full name appearing is *Tucker jeune*, i. e., Tucker, Jr., but this appellation, like its opposite *ainé* (Sr.), leads us into a deeper study of language than we can here follow profitably. *Magasins* or *Etablissements*, meaning, in a general way, shops or stores, are other terms used by the French, especially in connection with fanciful titles, such as "*Au Printemps*," "*Au Bon Marché*," etc., which sometimes have to be used for indexing. Yet one more feature of foreign business requires notice in this connection. That is the custom of widows carrying on the business of their deceased husbands. Abbreviations such as *Wwe.* (German), *Vda.* (Spanish), *Vve.* (French), prefixed to a firm name, indicate that a woman owns or is interested in the firm in question, the widow of the man whose name follows. Letters to such firms may be addressed "Madame," or, if the style reads "& Co." "Gentlemen" may be used. *Sœurs* (French), meaning sisters, is another term affecting the sex of the firm in question, but like the Spanish *sobrinos* (nephews) is comparatively rarely used and requires no emphasis in this place.

The Hungarians have what to us is the curious custom of reversing the usual order of Christian and surnames. *Schwarz Vilmos*, for instance, is not Mr. Vilmos, but its English equivalent would be William Schwartz. However, it usually happens that large Hungarian firms print their firm style on their letter heads both in German and Hungarian, and *Wilhelm Schwartz* alongside of *Schwarz Vilmos*, at least with the foregoing explanation, puts the firm name in suitable condition for indexing. But firm names of some nationalities are quite outside ordinary rules for filing. Indian, Arabic, Chinese and Japanese names might just as well be indexed under the initial letter of the first name as to attempt to discover the correct surname or differentiate titles. Take, for example, the name *Goolam Hoosein Davobbhoi Khairullah*—while the present writer is not an expert in East Indian nomenclature, yet he has been told that only natives or friends of the accused are absolutely certain as to the right name by which the gentleman should be addressed, and he might as well be filed under G as under any other letter of the alphabet. In Japanese, while it is commonly known that *Kaisha* signifies Company, yet qualifying words may as well be indexed under the initial of the first, while in firm names the practice

nowadays is to approximate English usage. Mr. Ah Kow of China may be with equal appropriateness indexed under A as under K, while members of the Sing family, such as Tai Sing and Wah Sing, may better be located under T and W than under S. But uniformity in the rules of indexing is essential if names or letters are ever to be found when wanted.

The following simple vocabularies of a few of the principal expressions used in foreign trade names may be a further guide to the exporter who has little acquaintance with other languages than his own:

SPANISH.

Hermano (Sing.) abbreviated hno.....	Brother
Hermanos (Plural) abbreviated hnos.....	Brothers
Hijo (Sing.).....	Son
Hijos (Plural).....	Sons
Viuda (abbreviated Vda.).....	Widow
Compañía (abbreviated Cía.).....	Company
Sucesores (abbreviated Sucs.).....	Successors
Sociedad Anónima (abbreviated S. A.)...Joint Stock Company	
Sociedad en Comandita (abbreviated S. en C.).....	Limited Partnership

FRENCH.

Frère (Sing.).....	Brother
Frères (Plural).....	Brothers
Fils (both Sing. and Plural).....	Son or Sons
Veuve (abbreviated Vve.).....	Widow
Compagnie (abbreviated Cie.).....	Company
Successeurs (abbreviated Sucs.).....	Successors
Société Anonyme (abbreviated Soc. Anon.)	Joint Stock Company

GERMAN.

Bruder (Sing.).....	Brother
Brüder or Gebrüder (Plural) (abbreviated Gebr.).....	Brothers
Sohn (Sing.).....	Son
Söhne (Plural).....	Sons
Wittve (abbreviated Wwe.).....	Widow
Aktien Gesellschaft (abbreviated A. G.)....	Joint Stock Company
Gesellschaft mit beschränkter Handel (abbreviated G. m.	
b. H.).....	Limited Liability Company
Handelsgesellschaft.....	Trading Company
Vormals (abbreviated v. m.).....	Formerly, i. e., Successors

ITALIAN.

Fratello (Sing.).....	Brother
Fratelli (Plural) (abbreviated Flli.).....	Brothers
Figlio (Sing.).....	Son
Figli (Plural).....	Sons
Successori (abbreviated Sucs.).....	Successors
Società Anonima (abbreviated S. A.).....	Joint Stock Company
Compagnia (abbreviated C.).....	Company
Ditta.....	Firm of

PORTUGUESE.

Irmão (Sing.).....	Brother
Irmãos (Plural).....	Brothers
Filho (Sing.).....	Son
Filhos (Plural).....	Sons
Viuva (abbreviated Vva.).....	Widow
Campanhia	Company

DUTCH.

Gebroeder	Brothers
Zoon (Sing.).....	Son
Zonen (Plural).....	Sons
Voorheen (abbreviated V. h.).....	Formerly, i. e., Successors to
Maatschaappij (abbreviated Mij.).....	Company
Handelsvereeniging.....	Trading Company

DANISH.

Brødrene (abbreviated Brødr.).....	Brothers
Søn (Sing.).....	Son
Sønner (Plural).....	Sons
Eftfl	Successors
Aktieselskabet (abbreviated Aks. or A. S.).....	Joint Stock Company

SWEDISH.

Bröderna	Brothers
Son (Sing.).....	Son
Söner (Plural).....	Sons
Eftfr.	Successors
Kompaniet	Company
Aktiebolaget (abbreviated Akt. or A. B.)..	Joint Stock Company

Foreigners are accustomed to a certain degree of formality in correspondence, and no harm results from making concessions to their prejudices in this respect. Such concessions may be made manifest in the signature, such as, for example, "We beg to remain, gentlemen, faithfully yours," in place of an abrupt "yours truly." This is by no means so formal as some old fashioned signatures still in use by many British firms. Compare, also, the usual French termination of a letter, "Accept, gentlemen, the assurance of our profound esteem," or words to similar effect, and the familiar "S. S. S. Q. B. S. M." of the Spanish speaking peoples, mystical letters which translate into the abbreviation for "Your humble servants who kiss your hands."

CHAPTER III

EXPORT COMMISSION HOUSES

PROBABLY as puzzling an enigma as ever confronts the beginner in export business is the question of how satisfactorily and profitably to deal with export commission houses. Every manufacturer who caters for export business at all is bound to have relations with these exporters, and ought to have and to seek such relations. A thorough understanding, therefore, of the position which they occupy and their methods of business is most highly desirable. In this connection it is necessary to repeat here observations in the first article in this series to the effect that the present papers are not intended for those manufacturers who have made a thorough study of export business and are familiar with all of its details and aspects, but, on the other hand, are aimed at the beginner. How general is the misapprehension regarding export commission houses and their province on the part of manufacturers, especially those located at some distance from New York and those who have only recently begun to do an export business, can only be realized by a man in a position to receive the very frequent inquiries and complaints which come from such manufacturers. One manufacturer writes, for example: "I have received an order from a customer in Spain. To what commission house can I turn this order over and get my money?" Another manufacturer writes: "Who are Messrs. Blank, Blank & Co.? Are they any relation to Smith & Jones, which latter firm has swindled us?" A third manufacturer states: "Three years ago I gave samples to Messrs. So-and-So, and have never even heard from them since. They are evidently fakers." A fourth manufacturer asks for information: "Brown & Brown, of New York, demand that we pay them an extra 5 per cent. for selling our goods. Is this customary?" It will thus appear that a variety of ideas as to the functions of export commission houses exists, and it is not to be denied that a certain

prejudice is also to be noted against doing business with this class of merchants. Similarly, perhaps, there may also be said to exist in other quarters exaggerated ideas as to the desirability of restricting foreign business exclusively to this same class of merchant.

Let it be said at the outset that certainly more than one-half of the whole export business of the United States today was originally due to the work and effort of export commission houses. It must also be acknowledged by anyone in a position to judge that no other branch of export business has been subject to so many abuses and has been so filled with "fake schemes" as has this. Among the firms listed as export commission merchants there are many of high character and of the best standing. No merchant of this description will deny that there also exist many others classified under the same heading who by no means merit similar adjectives. Export business as a whole has been up to recently, and indeed still is, such a very mysterious one to many American manufacturers that it is by no means strange that a class of exporters devoting themselves solely to foreign relations should spring up, not always too scrupulous as to representations likely to induce profitable relations with manufacturers. It follows, therefore, that in the export commission business, as in practically any other business, there are honorable and responsible houses existing side by side with their exact opposites. There is really no reason for any manufacturer to complain that he has been swindled by an export house, or because of an unsatisfactory experience with one such house to class all others in the same category. The ancient legal adage, *caveat emptor*, applies in this as in any other case, for in this the manufacturer is not really a seller, but rather in the contrary position when it comes to a question of allowing export houses agencies, salaries or special discounts in return for facilities or services to be derived.

What is an export commission house? As such houses exist today it is not easy to generalize in their regard. An export commission house, properly so called, is purely and simply the buying agent in America for foreign merchants whom it may persuade to intrust it with the placing of their orders for certain goods or for sundry goods, with the financing of such orders—that is, paying the manufacturer's bills and in turn collecting from the foreign merchant, and with the shipping of the goods. It is obvious that in many cases it is distinctly to the advantage of

the foreign merchant to utilize the services of such a representative in American markets. A foreign merchant buying a great many different kinds of goods from various isolated manufacturers frequently finds it a convenience, no less than an economy, to forward all his orders under one cover to his American commission house instead of writing a number of different letters to individual manufacturers and thereafter receiving a corresponding number of separate and distinct shipments, and paying for the goods in the different fashions which individual manufacturers may require. Export commission houses are properly devoted to this sort of business only. In fact, many of them are by their articles of partnership or their bylaws prohibited from doing any business on their own account. They make their profit, or are supposed to do so, from the commission which they charge their foreign customers for attending to the details of placing orders, financing the same and collecting and forwarding the goods. This commission is usually $2\frac{1}{2}$ per cent. in the case of miscellaneous goods. It is sometimes increased to 5 per cent. in special cases, while, on the other hand, when very large single purchases are made, it is sometimes as low as 1 per cent., or even less. Export commission houses are not supposed to receive remuneration of any sort for their own account from manufacturers patronized. Indeed, one of the chief arguments used by such houses to induce new foreign accounts is the claim that because of their very large purchases in practically all lines of American goods they are enabled to procure for their clients, the foreign customers, better prices and discounts than such clients could themselves obtain, and that in return for the commission which they charge their clients the latter receive the benefit of every discount and commission, cash or otherwise, which the exporter is able to obtain.

With the development of export business the functions of export commission merchants have, in some cases, been modified and extended. In addition to the export commission houses properly so distinguished, as above explained, we have today other houses, who combine with the original functions of such houses a selling organization of one sort or another. In this case the export house either sends into foreign markets its own salesmen or maintains in one or several foreign markets its own branch offices, with or without sample and sales rooms. Among the large and good export houses in New York there exist examples of

both of the classes just referred to. Some merchants of both classes confine their operations to certain parts of the world, and some of them do business only in special goods; but as a whole, and speaking in a general way, export commission merchants are open to receive orders for any sort of American goods whatsoever from any foreign house of whose position and reputation they are assured.

Falling under the general classification of export commission merchants should also be included a few American houses who operate in certain foreign territories exclusively as manufacturers' agents. The houses in question are by no means properly called commission houses in the sense of the word as applied to this class of trade in general. These manufacturers' agents take the agency for certain manufacturers, usually limited in number and confined to one line of trade, and act—or profess to act—for these manufacturers as their own salesmen and agents, usually in return for a salary, coupled with a selling commission. Another class which has been increasing in numbers rapidly in recent years includes the offices opened in the United States, usually in New York, by large foreign houses handling considerable quantities of American goods. These branch establishments in America really take the place of an American export commission house. They execute orders for American goods which are sent them by their foreign headquarters. They are usually successors to former commission house connections which their headquarters have had, but which it has been thought better or more economical to supplant by a personal representation.

Of merchants, strictly speaking, there are very few up to the present. As already explained, export commission houses comparatively seldom, and in some cases never, buy any goods until they have received orders for these goods from their foreign customers. Some of these houses sometimes complain of advantages which similar German houses, operating in the same foreign fields as do the American, enjoy over the latter. It is a fact that German houses are more commonly merchant houses with facilities for buying goods for their own account and afterward marketing them, while their competing American house, in China, for example, or in South America, is only in a position to ship goods after orders have been secured for them. There do, however, exist in the United States a few—though but a few—proper

merchant houses doing foreign business, and these chiefly with Europe and in hardware lines.

There is absolutely no secret about the operations of export commission houses. They handle their foreign connections precisely as does the large export manufacturer. They are not philanthropic institutions, but are established and maintained solely for the purpose of making money. The manufacturer with an order from Spain cannot take that order to any export house that he may happen to select and expect such exporter to receive the goods, forward them and pay the invoice. The export houses do business only with foreign houses whom they know, just as a manufacturer does only with customers with whom he is acquainted. Export houses, as a rule, extend no more liberal credits to their foreign connections than would manufacturers who have taken equal trouble to investigate the standing of the customer. In some instances the export house is also an import house, and through the exchange of commodities arranges finances in different fashion than could a manufacturer; but as a rule most export houses ship goods to foreign customers subject to draft attached to documents, or against confirmed credits, just as does the wise manufacturer. The advantage to the foreign customer of an American export house connection resides chiefly in the convenience of transmitting orders under one cover and receiving shipments on one bill of lading rather than in any financial facilities which the export house grants. It is true that the export houses, through a more perfect acquaintance with export business, are sometimes willing to allow longer term drafts than are manufacturers, and because of their large business in foreign banking circles sometimes finance such bills more readily than could an unknown manufacturer. But the *modus operandi* of the usual export commission house is precisely that which the manufacturer himself would pursue in doing business direct with foreigners.

The advantage to be derived by a manufacturer from doing business with or through export commission houses is considerable and by no means to be despised. He is relieved from the annoyance of petty details connected with shipping his goods, and has only to follow the instructions given him by the export house. He has all of the usual facilities for investigating the responsibility and character of the export house in question and collecting from it precisely as he would from a customer in

Texas or in Illinois. Furthermore, in most cases the manufacturer is assured that his goods will reach his customer more economically so far as ocean freights are concerned than would be possible were he to ship himself. In many cases the export house is able to command better rates of ocean freight than could an individual manufacturer, and in any event, through combined shipments from several or many different manufacturers, the export house avoids excessive charges on each small individual shipment.

Export houses will always exist, but when a foreign merchant's purchases in America become large enough with any one manufacturer to justify direct shipments on the most economical basis, then that merchant is quite sure to do away with the commission house and transact his business direct with the manufacturer. Similarly, when a foreign merchant's general business in the United States reaches a point where it is cheaper for him to maintain his own representative in America for placing his orders and shipping them than to continue to pay a commission to an export house, then it is quite certain that the obvious advantages attached to having a personal representative on the ground, trained in the merchant's own business and familiar with his requirements and idiosyncrasies, will lead to the establishment of such an American office of his own in place of the former commission house agency.

It should not be supposed that export commission houses are distinctively an American institution. Such is far from being the case. There are at least five times as many such houses in the city of London as there are in the city of New York; and Hamburg, Rotterdam and other European cities each numbers almost if not quite as many as does this city. The export commission house is undoubtedly a fixture and will continue to deserve the careful cultivation of manufacturers seeking export business in the future as in the past.

Important an element as they are in export relations, it is none the less possible to exaggerate the desirability of export house trade. In the first place, it must be recognized that the export commission houses, properly so called, never originate an order. They execute orders sent to them in specific form by their foreign customers. The only facility which a house of this kind has for originating business lies in its ability to forward printed matter or samples to those of its customers who, it may suppose, will be

interested in the particular kind of goods in question. Whether orders are received in return depends solely upon the attitude of the foreign recipients. Very much the same thing applies even where the American commission house has its own salesmen traveling or residing in foreign territories. In the latter case it must be understood that export houses as a rule handle anything and everything that is manufactured in this country and can be sold abroad. They ship locomotives and they ship toothpicks; they ship hams and boots and shoes; they ship dry goods, hardware, flour, furniture and every article for which a profitable market can be found, or which a customer can be induced to order. It follows, then, that the representative of the commission house must be sort of a Jack-of-all-trades and master of none. Since such a representative has probably graduated into the export business from some particular line of manufacture, he is probably better posted in one or two or three branches of business than he is in others. When the home office sends such a representative into foreign fields with sample of a new patent bread maker, for instance, the orders resulting for the manufacturer of that utensil will very largely depend upon whether the representative in question is doing business that brings him into contact with, or has gained him the acquaintance and favor of, buyers in his territory for similar or allied lines. Among those export houses who have their own foreign branches it is almost invariably the case that one branch does the greater part of its business in certain lines of trade, while another branch of the same house will do business exclusively in different kinds of goods. Thus one of the largest export houses in the city of New York has its own branch establishments in Shanghai, Buenos Aires and Sydney. The bulk of the business done by the Shanghai house is in staples like cotton piece goods, rosin and wire nails. The Buenos Aires house does nothing whatsoever except in engineering lines, largely constructional work. The Sydney establishment handles sundry lines, including hardware, boots and shoes, etc. In the misapprehension as to the position and facilities of foreign branches and traveling salesmen of export commission houses lies one of the great sources of complaint against them on the part of the manufacturers. The manufacturer who wishes a commission house to take up the sale of the goods in a certain foreign territory ought to satisfy himself thoroughly as to the business which the representative of the export

house is already doing in that territory, and his probable ability to introduce the manufacturer's goods satisfactorily. Further than this, no matter how large or important the American house may be in this country, its foreign branches may vary greatly as to their position and importance. In one market the branch maintained by the New York house in question may be large and influential, either in one special line of business or in several lines of business, while in another market another branch of the same American house may be new, of little influence, or of comparatively small importance, and may rank far behind other branches in the same market of rival American houses, which here at home do not stand so well as the one first in question. A certain amount of intelligent discrimination is, therefore, highly desirable before entrusting agencies to American commission houses.

Considerations of this nature lead one naturally to comment on the bad features of export business as transacted through the houses in question. When a manufacturer has an article to offer that seems promising for the export trade it is invariably the case that practically every commission house to whom he shows his samples in New York will immediately strike for the "exclusive agency," and there are not a few houses who will go so far as to solicit such an agency for the whole world. It may be set down as absolutely beyond the possibility of discussion that there is one export house in America, or anywhere else, that is in a position to take a manufacturer's agency for the whole world and do justice to his goods. As just explained, the importance and the facilities of various export houses in different markets are by no means equal. It is the wise manufacturer who studies to get his goods placed in the very best hands in each particular foreign market where there seem to be prospects for business.

One of the worst features of export commission houses is the very frequent misrepresentation of their facilities which the smaller houses or the less reputable houses very commonly make. Before the writer lies a letter from a newly established commission house in New York, addressed to an American manufacturer, soliciting the latter's agency for certain parts of Europe, and claiming in a very hazy sort of way that its representatives, located in certain cities, are the most prominent people in their respective markets and able to influence most important business. The letterhead of the export house in question enumerates not

less than twenty-four "branches" scattered all over the world. An attempt to investigate the position of this house results in the discovery that the two gentlemen composing the firm are newcomers in the field, have apparently little experience, and are not willing to name any references. It might be supposed that if their foreign representatives are indeed such important people in their respective markets as they are claimed to be, there would be little objection in giving their names and addresses. The New York house, however, is by no means willing to do anything of the sort. The conclusion is inevitable, therefore, that this imposing list of twenty-four "branches" is nothing more than an empty boast, designed to impress the manufacturer too new at the game to think of investigation or too careless to deem investigation worth while. Another New York export house, which went out of business not long ago, used to make it a practice to charge manufacturers a certain number of hundred dollars per year for efforts which it agreed to make in their behalf throughout the world. More than one lawsuit has been brought against the house in question in recent years claiming fraud in the representations made, which claims were probably entirely justified. It must be understood that reflections of this nature do not apply to the old established, well known and reputable concerns. Unfortunately, however, among the five or six hundred export commission houses in New York there are still a great many whose claims for facilities will not bear searching investigation, no matter what grandiloquent terms they may use in person or in correspondence in describing them.

Another unpleasant feature of the work of some export commission houses is a variation of the substitution evil. A commission house receives an order from a foreign customer for a certain brand of goods, or goods from a certain manufacturer. The commission house, instead of executing this order with the designated manufacturer, takes the liberty of shipping, instead, goods from other manufacturers from whom it may receive lower quotations. Commission houses do not dare pursue this course in the case of all their customers, for with some customers they know that instructions given them must be adhered to implicitly. In any even, this is an abuse which manufacturers can usually guard against by urging their foreign customers in the correspondence which every manufacturer earnestly seeking foreign business should carry on direct with foreign merchants,

to send duplicates of all orders transmitted through commission houses to the factory direct. In this case the factory is informed by the foreign merchant that an order for certain of his goods has been transmitted to the commission house. If the order is not placed with the manufacturer in question by the commission house then, with proper representation on the part of the manufacturer, trouble is likely to ensue for the commission house. In line with this same form of abuse is another—namely, that of private discounts and commissions, which are usually solicited.

It cannot be denied that the solicitation of such private discounts is readily understandable. Doing business for their foreign clients on a commission of $2\frac{1}{2}$ per cent. or less, a great many commission houses handling miscellaneous business involving an enormous amount of clerical and detail work find it extremely difficult, even with an immense volume of business, to make suitable profits on such commission alone. The inclination, then, to seek an extra profit from the manufacturer is almost irresistible. Strictly speaking, such a course is indefensible. As already explained, commission houses commonly gain the patronage of foreign houses on the claim that all discounts, cash discounts, selling commission and every other form of rebate in any way obtainable from manufacturers will be allowed to the foreign customer in return for the commission charged by the exporting house for attending to the foreign customer's business. To demand a private commission from the manufacturer, which the export commission house appropriates to its own profit, is, therefore, in appearance at least, far from justifiable. A manufacturer, however, need not always be influenced by a regard for the conscience of the export commission house. That is the commission house's own business, and in some cases manufacturers find it desirable to grant special extra and private discounts or commissions to export houses in return for their good will, and in the hope that when substitution of goods is possible they will be the recipient of such orders, and that in general the commission house will endeavor, either through its agents or branch houses or its customers, to promote sales for that manufacturer's special goods or brand. When such extra commissions are offered or allowed it is customary to provide that they must in no case be quoted to foreign correspondents, and it is usually wise to restrict the term during which such discounts will be allowed in order to observe the effect of the granting of such discounts.

CHAPTER IV

FOREIGN SALES ARRANGEMENTS

WE have now to consider the best and most thorough means of developing business in a foreign territory, of exhausting its possibilities, that is to say of getting all the business out of a certain territory that is in any way to be obtained. This, of course, is, or should be, the ambition of every manufacturer not only in our own country but equally so in foreign countries. It is a regrettable fact that American manufacturers as a class do not give more thought and study to this subject. The present series of articles aimed at beginners in export business must necessarily give particular attention to a subject like this, which manufacturers who have for many years been engaged in export relations have already solved satisfactorily. Many, indeed most, of our manufacturers of long experience in foreign relations have gradually evolved systems which are believed to answer their requirements. With many other manufacturers, however, export business is so new or incidental that little thought is given projects for its satisfactory development, and the occasional order received is welcomed for itself and not as indicative of other business to be had or as leading to study for the more adequate development of all possible business. As a manufacturer's business develops, sometimes with the very first order which he receives from abroad, he is quite sure to be confronted with a demand from his foreign customer for the exclusive agency and control of his line in that customer's territory. Another experience, equally as common, or perhaps more common still, in the case of every manufacturer seeking foreign business, is the receipt of letters from foreign commission agents who also solicit the manufacturer's exclusive representation. Some manufacturers with the development of their business, or perhaps because attracted by the pleasurable aspects of a foreign trip, undertake a journey to some foreign markets of greater

or less importance, attempting to introduce their wares or promote sales. It happens, too, and with increasing frequency, that American manufacturers establish their own branch houses in foreign fields for the development of their business therein. We have, therefore, now to consider four different methods for the development of foreign business in territories where such business has already been initiated, namely: (1) Through local merchants or jobbing houses; (2) through resident commission agents; (3) through salesmen sent abroad by the American manufacturer; (4) through the establishment of the manufacturer's own branches in foreign countries. Let us consider each of these methods in rotation.

Granting the exclusive agency of goods to a foreign merchant who is commonly referred to as a "jobber" by the American manufacturer, although that term is practically unknown in other countries, is so common as to almost be the rule with our manufacturers as a whole. In some lines of business this is certainly the best, as it is often the only satisfactory method to be adopted. In other lines of business, however, it is open to serious criticism. It may be doubted, for example, whether to grant exclusive control of a line of hardware to a wholesale merchant in England is to insure the largest possible volume of trade in the British Islands. It is obvious that one jobbing house, to adopt for present purposes our American term, cannot usually or often sell goods to its competitors. The question, therefore, should be considered whether other means may not be found for marketing hardware through not one, but half a dozen, or all of the hardware jobbers in the United Kingdom. Certain objections to granting such agencies to wholesale houses or jobbers so called, or to depending upon such houses to promote sales of one's goods, are obvious and only require briefest mention. The jobber is in business for his own profit and not for the benefit of the manufacturer. His constant endeavor will be to buy goods at the cheapest possible prices, to obtain similar goods from other suppliers at cheaper prices or on more favorable terms, and his interests are too varied to permit of any particular devotion to any special line unless there exists a large general demand for that line or it carries with it unusual profits. Strangely enough, a certain class of American manufacturers seem to imagine that they are conferring a favor upon foreign merchants or jobbers in according them the exclusive agency for

their respective territories. The foreigner, however, does not look at it in this light. He buys the goods and pays for them, often on far more stringent terms than are available to him from European manufacturers of allied goods. His interest in the American goods may be because they are cheaper or better or embody some novel ideas not always obtainable elsewhere, but as a merchant and a shrewd business man his ambition is to make the most money possible, and cases are by no means rare where merchants of this class have taken American models to European, and especially to German manufacturers, and had them imitated as nearly as possible, thereafter quietly replacing their stocks of American goods with the imitations, attempting still to control the exclusive agency of the American line through the placing of occasional and constantly diminishing orders for the sake of keeping the American competition out of the field. American manufacturers in such instances have felt very badly used, as indeed they have been, but, after all, there seems to be no good reason for the attitude of the American firm toward their so-called agents of this class. More than any other sort of representative, the merchant or jobbing agent requires frequent inspiration direct from the manufacturer. It is fair to suppose that in the great majority of cases the American line is a very small or insignificant factor in the jobber's business and will in consequence receive comparatively little attention at his hands. It is manifestly, therefore, the duty of the manufacturer to encourage, stimulate and urge on the jobber and to keep in as close personal touch with the market, its requirements and its changing conditions, as possible. It will not do in any case, and, above all, in the case of a jobbing agency, to leave the goods to sell themselves, or to rely upon the fact that an order, or two or three, or a dozen orders, have been received. The good will or friendliness of the jobber must not be relied upon, for it is simply a question of dollars and cents with him. He will look after his own interests, and the manufacturer, for his part, must safeguard his. There are certain advantages attached to making agency arrangements with jobbing houses—such, for example, as the maintenance of stocks of goods for the prompt supply of retail requirements. However, while European manufacturers, as well as American, frequently give agencies to merchants or jobbing houses, yet the practice is much commoner with our manufacturers than it is with their European competitors. The

latter, on the other hand, far more commonly arrange for the development of their foreign relations through our second class of connection.

As just intimated, English, German and other European manufacturers utilize the services of commission agents in foreign markets very generally. The disposition in America is to abstain from relations with agents of this class. American manufacturers hesitate to entrust their interests to unknown agents and sometimes seem to anticipate that so doing will involve the extension of credits, or put undue responsibility upon the agent in question. It is true that commission agents of extremely unsatisfactory character and quality exist everywhere, and in certain parts of the world the man who is not successful in anything else, or the schoolboy who has just discarded his books, hurries to the printer, invests four or five dollars in a few hundred letter heads and envelopes and promptly makes his *début* as a full fledged commission agent, soliciting agencies in every direction and to the extent that his means will allow the purchase of postage stamps. On the other hand in every important market there exist agents of high character, of ability and of experience, who can be trusted and whose services may be of great value to manufacturers endeavoring to get the most possible out of their respective territories. Some American manufacturers utilize the services of such agents, and practically every American export commission house does business through some such connections upon whom it relies for the development of its interests in their localities. Doing business through such agents does not involve extending any other terms of credit than would be extended by the manufacturer in correspondence with isolated customers in the agent's field. The agent, if he undertakes the sale of the manufacturer's goods, must, of course, be instructed by the manufacturer whose part it is to accept or decline business that is offered. A manufacturer may provide that orders tendered by the agent be accompanied also by bankers' references as to the position of the customer in question. However, the agent of good character and large experience is usually entirely competent to judge in such respects, and, especially if the manufacturer's terms be draft attached to documents, transactions offered by agents of the best class, which only should be selected in the first place, are almost invariably as safe as any. Many American exporters, as well as their English and German prototypes and manufacturers, employ the services of local com-

mission agents in every city or district where they do business, no matter if the salesman of the house itself makes an annual or semi-annual selling trip to the commission agent's territory. In such cases the commission agent assists the traveling man in getting business on the occasions of his visits, during his absence from the market endeavors to secure new business, and in general watches the interests of the foreign supplier, promptly taking care of refused goods should so doing become necessary, urging the prompt settlement of drafts and in general acting as the personal representative of his foreign principals. Many houses utilize such commission agents for developing business with customers of minor importance whose orders are too small in volume to be shipped by themselves or warrant individual drafts. In such cases it is the practice to combine together several small orders from different customers, ship to the commission agent for distribution, hand the commission agent the individual drafts on the customers to be collected when goods are delivered, and sometimes the manufacturer reimburses himself under agreement with the agent by drawing upon the latter for the aggregate value of the several individual shipments at such sight as will enable the agent to deliver the goods and encash their respective amounts before draft on himself becomes due. Where commission agents have been intelligently selected after due investigation of references and a thorough knowledge of their experience and the lines of business in which they have the best connections, such agents are capable of great if not invaluable assistance in the development of business in their immediate vicinity. On the other hand, no such agents should ever be entrusted with business of any character whatsoever except after most thorough investigation. In practically every country in the world, except in the United States, an order is a contract and laws provide that the agent who is authorized to take a contract order is also authorized as the representative of the manufacturer in other respects, as, for example, the collection of moneys due and the settlement of disputes. Foreign orders are always signed, or always should be signed, by the buyer, who, in his turn, usually requires the agent to sign the copy left with him. Far more serious importance, therefore, attaches to an order in foreign countries than in our own where manufacturers sometimes treat these contracts rather too lightly.

"The American drummer abroad" is a subject which in itself deserves a long and serious essay. Probably eight out of every

ten American salesmen who visit foreign countries to introduce American goods return home complete and dismal failures, no matter how satisfactory a record they may have established in our own country. There are conspicuous exceptions to this rule, of course, and certain representatives of prominent American concerns are known around the world as probably the best salesmen who have ever attempted to do international business. Moreover it is certainly true that as a class the American drummer stands head and shoulders higher than his European brethren whether they be English or German. As a matter of fact, European "travelers" are distinctly inferior in education, in ability and as gentlemen. Nevertheless, the failures of American salesmen in foreign countries outnumber successes ten to one. The explanation seems to lie in the fact that Yankee drummers are so thoroughly impressed with the superiority of everything American, including American methods, that they are unable to adapt themselves to foreign conditions, or flatly decline to make the attempt to do so. Purely American methods never have and never will result profitably in attempting to secure foreign orders. A spice of Yankee hustle and even of Yankee breeziness may sometimes be desirable, but the successful salesman must adapt himself to the characteristics of the people to whom he appeals, no matter how strange or antique or petty such characteristics may seem from his American point of view. Of all means of establishing foreign business on the right foundation and developing it thoroughly, direct representation from the factory is by long odds the most desirable and most effective. It is obvious that personal acquaintance with foreign markets and a personal friendship with foreign buyers must be conducive to mutual satisfaction. Some of America's principal markets lie so near to us that personal selling trips are easy and involve no great expense. Cuba and Mexico are right at our doors. A trip to the principal European markets, including a stay of from one to four weeks abroad, can be made at an expense of from \$250 to \$400. Every manufacturer who has goods that are being sold or that he is convinced ought to be sold should make, either in person or by a competent representative, not one such trip only but frequent trips. Even after goods have been introduced it is extremely desirable to keep in close and constant touch with foreign buyers and foreign markets. Knowledge of foreign languages is by no means indispensable on such a trip, although it is certainly very desirable. Most

large buyers who are likely to be interested in American goods either speak English themselves or have clerks in their employ who speak our language. While doing business through the medium of an interpreter or with a customer who understands English only very imperfectly is extremely unsatisfactory, yet ignorance of foreign languages should not deter any manufacturer from such foreign trips. However, we have in America so many citizens of foreign birth that it ought to be easy for our manufacturers to select men speaking one or more foreign languages and train them in their own business until thoroughly qualified for, and with the express purpose of, making foreign selling trips. We have a great many German-Americans in the United States who are at least able to make themselves understood in the German language. We have also citizens of French descent, and French-Canadians of the right calibre are often available. If a Swiss can be found, he will probably be able to converse both in German and French and the German-Swiss stands very high in the ranks of business men the world over. The spread of the Spanish language in the United States has been notable of recent years. There would seem, therefore, to be no insuperable obstacle to selecting and training up the right sort of men for the express purpose of foreign service. Business men, not mechanical experts, are now referred to.

In large markets where an important business has already been developed, or is sufficiently promising, the establishment of a manufacturer's own branch house is extremely desirable from every point of view. As already observed, the manufacturer ought not to be satisfied with occasional orders. The fact that one or half a dozen customers in a certain territory buy goods is an indication that there must be many other dealers who, if properly approached, could also be turned into customers. The advantages to be derived from a manufacturer's own branch office include not only the more personal and technical familiarity with and enthusiasm over the goods to be sold, but the more adequate cultivation of the field than is in any other way possible. Even if only as a sales agency such an establishment is very desirable. It should, however, be something more than a mere sales agency. In every market many possible customers will be encountered who will not order goods for import either because they do not wish to be bothered with delays and formalities necessary or because they can only order in limited quantities,

which seem to them to make direct importation undesirable. Other possible customers will always be found who will not buy subject to terms of draft attached to bill of lading. In such cases the manufacturer's own branch may be supplied with a limited stock of goods for the prompt filling of small or rush orders, and being on the ground and in constant touch with the trade, sales can safely be made on open credit terms just as is done in our own country. In England, for example, the ordinary hardware trade buys goods on thirty days' time, subject to two per cent. discount, and credits are excellent. No manufacturer should hesitate over the establishment of a branch in a sufficiently important market on the score of expense. As a matter of fact, such an establishment should more than pay its way, not only in the increased volume of business secured but through better prices which it will be able to obtain for the goods sold. Any hardware dealer, for example, in the British Islands will be attracted far more strongly by a quotation of prices in pounds, shillings and pence, delivered in England, than by an actually cheaper quotation in dollars delivered in New York or only at the factory. Another very strong argument in favor of the manufacturer's own personal representation in many large markets is the impression of responsibility and permanency thereby created. If a dealer appreciates the fact that he is doing business with the manufacturer himself who is located at a tangible point and is located there permanently, he knows where he can look for redress and is tempted to give orders which otherwise he would not contemplate for a moment. Mistakes and disputes are likely to happen in any business, foreign as well as domestic, and while readily arranged here at home, prove destructive to business in foreign fields when compromises or adjustments or explanations are only possible through long drawn out, tedious and unsatisfactory correspondence. When a manufacturer does not feel that he can afford to open his own establishment abroad, it is sometimes possible to make arrangements with "combination" salesmen handling several non-conflicting lines and conducting their business in foreign fields on precisely the same basis as would each individual manufacturer for himself. In England and Germany, for example, there already exist several perfectly reliable combination salesmen of this sort and the chances are that their number will largely increase in the future. Representatives of this class already established do business for the manu-

facturer in the manufacturer's name, using his letterheads and invoice blanks and collecting money when necessary in the manufacturer's name. If necessary or desirable to supply these representatives with stocks of goods or entrust them with the collection of moneys, it is frequently possible to obtain from them bonds to cover the responsibility involved. The objection to these "combination" representatives is similar to that which obviously may be urged against the combination traveling salesman who periodically approaches American manufacturers with a project to make a foreign trip or a round-the-world trip, carrying a dozen or score of different lines. While some such salesmen have been successful and have developed a good business for some of the manufacturers whom they represent, yet in the great majority of cases no adequate returns have been received from their services. This is sometimes due to the lack of ability or experience on the part of the salesman, but more frequently, probably, because the salesman's time and attention have been too finely divided among too many and too varied lines of goods.

With the establishment of his own foreign house, the manufacturer should guard against unnecessarily increasing prices of his goods or difficulties in transacting business in remoter territories through making such remoter territories tributary to his foreign branch. Some American factories who establish a branch in London, for instance, put pretty much all the rest of the world under control of the London branch. This often results unsatisfactorily and in friction, giving rise to a good deal of complaint by customers in other territories who rightly or wrongly feel that they do not receive as satisfactory attention as would be the case were they in direct correspondence with the factory itself, and that the prices of the goods are increased through the imposition of extra charges required by branches and general agencies through whom orders must pass. In some of the smaller European countries, for instance, it is the common complaint of large and important importers that their orders have first to go to an agent in Germany, perhaps, who is in general charge of the Continental business, and from this general agent in Germany to the London branch of the manufacturer, which has supervision of all European business, and from the London branch finally to the manufacturer in the United States. In such cases as this the feeling is that the London branch and the German general agent must each make a certain commission on the

business, which operates to the disadvantage of the manufacturer because, especially in Europe, his wares come into immediate competition with those of European manufacturers with whom no such rigmarole is necessary. Importers in Switzerland, therefore, are apt to feel that American prices under such conditions come out to them much higher than would otherwise be necessary.

Some of the various methods used by some prominent American manufacturers in their foreign branch houses, chiefly in Europe, may be of interest in this connection. A large American manufacturer of steam heating apparatus puts his general European business under control of his British branch. This branch, however, quotes prices in two different ways. Carrying a stock of goods in England it quotes for prompt shipment from England to European points, prices ten per cent. in excess of similar prices quoted for shipment direct from factory, which latter prices are invariably the same as would be quoted by the factory itself. Ten per cent. advance demanded for shipment from English stock is thought to be justified by the expenses incurred in carrying stocks and proves acceptable to many European buyers, especially when very prompt delivery is required. A large American manufacturer of steam pumps has agencies established in all the principal European capitals. Stock is carried at each agency subject to the general control of the main branch in London. Once a month a stock list is published of all goods on hand in each one of the different agencies. This list is put promptly into the hands of each agent so that each one is not only posted as to goods in his own stock, but as to pumps of other sizes or descriptions which are available at other agencies, and in case a special pump, not in the agent's own stock, is required at once, a telegram can be despatched to the nearest brother agency, where the pump of the desired description is available and the apparatus received in the shortest time possible. A large American combination of agricultural implement makers divides Europe into two parts, the eastern and western sections, each being in charge of a general agency. Every state and district under each of these general agencies is in charge of a traveling representative in the sole employ of the company. These travelers see to it that the local merchant who has been selected in each leading town pushes business thoroughly and pays his bills promptly. If unsatisfactory, the account is given to another.

CHAPTER V

ADVERTISING FOR FOREIGN TRADE

ADVERTISING as a means of establishing and promoting a manufacturer's foreign business is a question of first importance, although in this series of articles it has been relegated to the modest position of last among the means to this end to be considered. It is not necessary at this stage of our civilization to discuss the general proposition of the advisability of advertising. Every live, up-to-date and successful manufacturer of to-day advertises to a greater or less extent as a matter of course. American practice and the American science of advertising take the lead throughout the world to-day, and are universally regarded as models which other nations endeavor to copy. At the Business Expositions at Olympia, in London, as well as at similar expositions in Germany and Australia, and very likely in other parts of the world, American textbooks on advertising and American models are displayed and American methods held up as those most successful and most desirable. There is, therefore, no occasion for a discussion here either of the necessity of advertising in general or the benefits to be derived or American practice in this respect. Advertising for foreign business differs in some respects from domestic advertising campaigns, yet on the whole is perfectly comparable to the latter. No matter what other means a manufacturer may adopt for the development of foreign business relations, advertising should precede, follow or accompany such other means. It goes without saying that the ideal way of establishing foreign business is by means of selling agents personally visiting foreign markets in the interests of the factories with whose lines they are thoroughly familiar in a technical way. However, no such traveling agent or corps of traveling agents can possibly visit all the desirable markets. Advertising, then, even in such instances, brings the manufacturer's goods before a very large number of traders whom the agent cannot reach, and, moreover, the introduction to a cus-

customer's favorable attention secured by the fact that the factory he represents is already well known by name through frequent or regular appearance of that factory's advertisement, is a matter of very great moment to the travelling salesman. Again, the prestige attaching to a trade-mark or to the manufacturer's name is immeasurably greater and more valuable in practically every foreign market than is the case in the United States, where we are much readier to change lines on the smallest provocation. As a feeder, too, to general agencies established in certain countries or in certain districts, as influencing the trade of minor merchants and indirectly increasing business of the factory by developing trade for the general agents, foreign advertising is equally as important whether or not a factory's own salesman is engaged in establishing or organizing foreign sales. For the manufacturer who has no traveling men advertising is almost indispensable if anything more is wanted than an occasional haphazard order.

How foreign advertising should be done—that is, what the prime object of such advertising should be—depends very largely upon the attitude of the individual manufacturer in question. Many manufacturers advertise in mediums reaching foreign merchants for the sake of mere publicity—that is, to make their names and their goods as well and as widely known as possible, just as similar manufacturers pursue a similar course in many domestic publications. Other manufacturers aim their announcements at securing foreign agents, either generally throughout the world or in certain specific territories. Still other manufacturers advertise for the purpose of selling their goods direct to merchants with whom they may thus get in contact. The aim of the manufacturer's advertisement must, of course, be dictated by himself, but the advertiser who fancies that all he has to do is to put an announcement in an accredited medium and thereafter wait at his ease in his home office the reception of large orders to follow from such an advertisement without further effort on his part, is quite surely doomed to disappointment. Any intelligent man with two minutes' consideration will recognize the fact that the most any advertisement can possibly be hoped to accomplish is the development of inquiries for goods or the manifestation of an interest in goods. The ultimate results to be derived from the advertisement will, therefore, depend upon how such inquiries and such correspondence are handled by the manufacturer. The pur-

pose of the advertisement itself is accomplished when correspondence from foreigners likely to be interested is developed.

For a great many reasons, most of them sufficiently obvious, and none of them requiring explanation, it is practically an impossibility for American manufacturers to do a mail-order business through foreign advertising. The cost of foreign advertising, therefore, cannot be computed on the basis of actual orders received immediately and directly from such advertising. In a recent issue of the foremost American trade journal devoted to the iron and steel trades there was published a communication from an American manufacturer referring to his own experience in advertising for foreign business, making the statement that in the course of a year's advertising in a medium devoted to this purpose one customer was secured, who in the course of the following two years bought an aggregate of \$30,000 worth of goods. Similar instances are by no means rare in the experience of those familiar with this branch of industry. First orders from foreign merchants, no matter whether received from an advertisement or from correspondence resulting from an advertisement, or obtained on the spot by visiting salesmen, are almost sure to be small and unimportant in themselves. It is the breaking of the ice and the satisfactory filling of the first order that counts for most in the development of an ultimately large export trade. The cost of foreign advertising, therefore, is really an insignificant item, supposing that such advertising is carefully and wisely placed, written and handled. An advertisement may bring scores, hundreds, or even thousands of replies, 99 per cent. of which may in some cases result in no business to speak of; but even so, a single large and valuable customer thus obtained in the course of twelve months advertising will be likely to repay, and repay amply, the whole cost of the advertising indulged in for that period.

The question of where to place advertising intended to develop business in foreign countries is one which should receive a great deal of careful study and impartial investigation. Some of our principal trade journals in different branches of commerce have a certain foreign circulation among dealers in their trades in foreign countries, and this feature of their service may be worth a certain consideration, although, as a rule, the publishers of such papers seldom emphasize it. It is possible for manufacturers to go direct into certain foreign territories and place their adver-

tising with local papers in such fields, either trade or secular. In the case of trade papers it is, however, almost certainly a fact that but few of them have either circulation or character in the least similar to American papers of the same class, and even though advertising rates of these individual papers seem reasonable, the aggregate cost of an attempt to cover the principal markets through such means is likely to be extravagant. The secular press in foreign countries may be left out of consideration by the ordinary advertiser, although it is freely used in all countries and in all languages by certain classes of American manufacturers—notably patent medicine people, whose aim is chiefly, if not exclusively, general publicity designed to foster the trade of local druggists and other dealers whose supplies are received from general agents already established with large stocks of goods for this purpose.

We have also as a means of introducing American lines to foreign merchants those special periodicals published in the United States which are devoted primarily, if not exclusively, to the development of export trade. In considering advertising mediums of this class it is necessary to bear in mind a good many features of business as it is done in other countries than our own, which are radically different from those with which we are familiar here. The question is often raised by prospective advertisers who may be manufacturing chemicals, for example, that this, that or the other paper may be of great interest to machinery dealers or to furniture dealers or automobile dealers or others, but apparently does not reach wholesale druggists or the class of trade likely to be interested in the chemicals which the prospective advertiser wishes to sell. To a certain extent, at least, this objection manifests a good deal of ignorance on the part of the manufacturer as to conditions in other parts of the world. The manufacturer of chemical products may have his eyes fixed on Central or South America perhaps, or on India, and while it is true that here and there in these various countries there is to be found an occasional merchant worthy to be dignified as "wholesale druggist," yet it is also true that enormous quantities of chemicals—in fact, probably the great bulk of the importations in this line—are handled by the general importers, who buy a chemical as they do lumber, rosin, cotton piece-goods, wire nails, machinery, hardware, automobiles, furniture, boots and shoes and everything or anything which they can profitably intro-

duce in their respective territories. This state of affairs maintains throughout the world with the exception of the United States and European countries, and the class of general importers referred to embraces those concerns which are as a rule the largest buyers and those financially most responsible, hence most desirable customers, in their respective territories. However, the field of the export trade papers is by no means restricted to them alone. Any reputable paper of this class can show a good many subscribers—possibly the greater number among its subscribers—who are specialists in certain specific lines. The interest of such merchants in an American export paper arises partly from the character of the paper and partly from the advertising which it carries, which in itself is of immense interest to traders in all parts of the world as an indication of the commercial development and tendency of the United States, if not for the sake of specific goods to be found advertised. A certain American college professor, who is known to some extent by occasional essays upon the history of South American countries, paid a hurried visit during the summer of 1907 to some countries in the southern half of our hemisphere. Upon his return he took occasion in the course of a paper dealing with commercial relations with South America to comment severely upon the practice of American manufacturers of advertising in export trade papers, stating that "diligent inquiry among business men in South America showed that such periodicals, even when they had been heard of, were seldom if ever looked at." Now this professor may be an authority on events of prehistoric times in Brazil or in the Argentine or Chile, but his trip of ninety-eight days around the South American continent, only thirty-five of which were spent on shore, divided among ten or a dozen ports, seems hardly to qualify him either to judge as to commercial conditions or as an authority on the circulation of American export journals. Speaking not alone of the publication with which the writer is associated but of other reputable publications of this class as well, it can safely be asserted that the experience of the publishers not only, but of the majority of advertisers in these publications, proves the baselessness of the professor's assertion beyond the possibility of question. During the month of May, 1908, one export paper translated for its advertisers a total of almost exactly 1,200 letters of inquiry in various foreign languages received by these advertisers in direct reply to their announcements. These

translations, it should be studiously noted, were only those in foreign languages incomprehensible to the manufacturer who received them, and translated for him as a matter of courtesy. The number quoted did not include either replies to their advertisements received by other manufacturers who have their own export departments, or are themselves able to read foreign languages, nor did the number include replies received by manufacturers in the English language. It should be observed, too, that the number of translations in question, 1,200, includes only inquiries—the total number of translations made during the month being 2,600—the latter figure, of course, including supplementary correspondence following original inquiries, etc. Now, if 1,200 direct inquiries were translated for advertisers from foreign languages, it is a safe assumption that a total of 2,400 applications, inquiries, etc., must have been received in this one month, including English inquiries and those translated by manufacturers—all received in reply to advertisements in one export medium.

The writer spent several months last summer in Europe. He returned a firmer believer than ever in the benefits to be derived from foreign advertising. On one occasion in the city of Gothenburg, Sweden, he set out to find a certain individual on a special errand. At the address given he found a large office building, but diligent search throughout three or four stories failed to discover the individual of whom he was in search. As a last resort he entered an office whose door bore a name somewhat similar to the one he was seeking. In due course of time he was introduced into the proprietor's private office. He was naturally gratified to find lying on the proprietor's desk a copy of the paper with which he was himself associated, and upon expressing his surprise and pleasure the Swedish gentleman showed no less than six pages turned down to as many advertisements of American manufacturers whom it was the gentleman's intention to address regarding their goods. In Paris a merchant was encountered who had up to that date bought 900 office desks from a manufacturer whose address was first taken from an advertisement in this paper. Experiences of this nature go a long way toward confirming the judgment of manufacturers themselves, who have investigated facts on the ground, as well as drawn their own conclusions from the results they have obtained.

There are a number of American periodicals devoted exclusively to foreign trade. Some of them are excellent mediums, and may be highly commended. Others from a cursory examination will be seen to be devoted chiefly, if not exclusively, to certain special territories, or from their very appearance evidently circulate chiefly in the United States. The papers which quote Australian ships' manifests are self-evidently intended for Australian readers. Others which confine their market reports to the South African point of view may probably be regarded as of small importance outside of that special territory. Still others which make a point of printing matters of interest primarily or solely to American manufacturers may probably be thought to have their chief circulation among American manufacturers. Yet other papers of this class are on the face of things evidently house organs or mere prices current, and all of the possible value to advertisers therein should be appraised with proper understanding. Still another sort of similar periodical has recently been developed in our country; that is, the paper, usually in Spanish, which is intended for general reading. As a magazine appealing to the housewife or the farmer, such periodicals have undoubtedly a wide circulation and a considerable value. The character of their circulation, however, should be taken into careful account. Is it the merchant or the general reader to whom the appeal is directed?

The preparation of an advertisement designed for a foreign merchant or agent is one, too, that should receive broadly intelligent treatment. It is naturally impossible to lay down any general rules covering this question, but there are a few "don'ts" which ought to be borne in mind. In the first place American slang, no matter if it makes a most effective catch-line here in the United States, should be studiously avoided. This because nine times out of ten it would be incomprehensible to the foreign reader, and hence the point would not only be lost but the effect ruined or worse. Secondly, trade and technical expressions employed should be of the simplest description only. Many American expressions perfectly familiar to us are, as has already been explained in these articles, essentially different from those used in similar connection in foreign countries. Thirdly, as a rule it is inadvisable to advertise that catalogues or descriptive booklets will be sent upon receipt of, say, for example, "10 cents" in postage stamps, or to offer free samples. A good

many readers of this advertisement might not know the value of "10 cents" any better than does the manufacturer himself understand the value of, say, "12 pice," and American postage stamps are not obtainable in other countries nor would foreign postage stamps probably be acceptable to the manufacturer. It might do in this connection to require the enclosure of two International postal coupons with each inquiry for catalogue, but it may be doubted whether requiring a prospective purchaser to buy a catalogue of the manufacturer who wishes to sell his goods is advisable in any case. The offer of free samples is quite sure to lead to a deluge of letters from irresponsible parties not likely, by any stretch of imagination, to become regular customers. Every copy of a newspaper of any attractiveness whatsoever passes through several different hands. Clerks and office boys, for instance, and then, too, copies go to public libraries and reading rooms, chambers of commerce and other similar localities, where they are inspected by all sorts and conditions of people. If free samples are offered the manufacturer should make sure of his ability to transmit such samples at reasonable cost. Not long ago an advertiser looking for foreign business offered a sample tin of his preparation free of charge to merchants applying for same on letterheads indicating their interest in his particular line. This manufacturer, however, had not provided for any means of transmitting his samples, and was surprised to learn that he could not send the samples through the mails, but that it would cost him about \$1.50 to get each sample into the hands of his foreign correspondents.

As a rule, the writer by no means approves of printing prices in an advertisement directed to foreign buyers. Certainly not *net* prices. Some manufacturers deem it advisable to announce sample assortments at special prices for the sake of getting tangible specimens of their wares into the possession of merchants likely to be interested. This is a question which the policy of the manufacturers concerned can best determine, but in principle the purpose of an advertisement intended to develop foreign business should be the stimulation of correspondence, with the expectation of so handling that correspondence that orders and permanent customers would result. It is probably true, as is sometimes asserted, that the announcement of sample assortments at a specified price will lead to a considerable number of orders for such assortments, but time will sometimes prove that

such orders have in the great majority of cases been prompted merely by curiosity, not based on any adequate knowledge of what the goods in question are, and that the offer of such sample assortments in correspondence with mere inquiries provoked by a general advertisement, coupled with printed matter and a full explanation of what the goods are and their virtues, will then lead only to the receipt of requests or orders for samples from people likely to be desirable and permanent customers. These are questions, however, about which general observations can be of very little value.

In making up an advertisement designed to attract the attention of foreign merchants it should be remembered that generalities are not likely to prove the most effective. The specific claims for a line of goods, points in which they differ from others and emphatic statements of their peculiar qualities and other specific telling statements of the essential "talking points" about a line—these are the features that will probably develop inquiries where meaningless statements, platitudes, vague generalities will pass unnoticed. The address of the manufacturer should invariably be made particularly clear and distinct. It may be doubted whether it is desirable to include in the same announcement the addresses of branch offices, or of different manufacturing plants, or of a New York export agent. If it is desired that foreign correspondence be addressed to the latter then his address only ought preferably to appear. Many foreign readers are equally as ignorant regarding American geography as some Americans are regarding foreign geography, and it not infrequently happens that the publishers of export papers are appealed to by their foreign readers to know which is the correct address of a certain manufacturer or how letters ought to be addressed to him. Then, too, it is probably undesirable to attempt to illustrate three or four different lines in one and the same announcement, at least unless these different lines are all intended for and used by the same class of trade. Even then, in the opinion of experts, far greater effectiveness is attained by emphasizing one line at a time and displaying the advertisement forcefully. Change of copy for developing export trade is equally as desirable as it is in the case of domestic advertising. The experience of any considerable advertiser goes to prove that one advertisement differs from another in results, no matter if precisely as much care and ability have been bestowed upon both. The advertiser is fre-

quently surprised to find that the copy which has been his chief pride fails to bring returns equal to those derived from another copy in which he originally had no confidence at all. This is true of domestic advertising, and equally as true of foreign advertising.

The cuts used in an announcement should mean something. Cases have been known where manufacturers actually illustrated their advertisements with cuts of articles which they did not make, and other instances where cuts have been used illustrating completed articles when the manufacturer in question produced and had for sale only certain parts of such article. In this connection, too, it may be observed that the advantage of printing in an announcement cuts of factory buildings is probably very dubious. Few manufacturers are offering their factories for sale. It is quite naturally a matter of pride to a large manufacturer to have the world know something of the extent of his premises, but whether their illustration in an announcement of his goods, which is primarily intended to develop his business in the goods, is worth the space occupied is an open question. In any event it would seem that it ought to be subordinated to specific statements regarding the goods which are advertised. "The Best on Earth" is not a specific statement. Hyperbole seldom gains desirable foreign customers.

In advertising "Agents Wanted" manufacturers must realize that in all foreign countries the word "agent" means a man who sells goods on commission for the account of his principals—not a merchant who buys goods and pays for them out of his own pocket. This phrase is proper enough if it is the desire of the manufacturer to make connections with such agents, properly so called. If, however, he wishes to place his goods with merchants, that is, dealers in his line, wholesale or retail, who will stock his goods and at least make an effort at supplying the nearby or tributary trade, then other expressions or phrases ought to be used to indicate more precisely the class of connection desired. If this is not done the manufacturer is quite sure to receive applications for agency from scores of commission agents for whom he has no use.

CHAPTER VI

PACKING FOR EXPORT SHIPMENT

FOR more important than the getting of an order is its execution. The chapters in this series up to this point have discussed means of procuring foreign orders. We have now to consider the question of how to handle orders for export when secured. A single order, an isolated order from abroad, means nothing at all. Export business to be profitable must be developed to its fullest possible extent, and the customer who has ordered once must be depended upon to order frequently in the future. If his requirements are not properly attended to in the first instance the chances are that a customer is lost, and if ever regained it will be with the expenditure of ten times the effort necessary to win him in the first place. There is also an even more serious reason for giving careful study and consideration to the problem of execution of such orders, that is, jealousy of the good name and reputation of American business and of American manufacturers in foreign countries. Every individual manufacturer ought through native pride and patriotism to put forth his best efforts to enhance the esteem in which American goods and American methods are regarded abroad. It is difficult and is deemed inadvisable to go deeply into details in this series of articles. In the Gazetteer portion of this volume, under the descriptions of the different countries of the world, will be found some general instructions regarding shipments of goods to such countries. More detailed information may be sought from consuls of these countries stationed in the United States and from steamship companies trading with the various markets. As a matter of fact the exercise of thought and a modicum of intelligence are all that is necessary in any case. In most, orders that are received for foreign shipment are accompanied by instructions, a careful attention to which is all that is necessary and should relieve the shipper from further responsibility; but the first rule in the execution of any foreign order is absolutely exact and un-

deviating compliance with each and every bit of instruction accompanying the order, no matter how small, petty or trifling instructions may appear. Probably 999 out of every 1,000 differences that arise between shipper and foreign consignee are based upon a claim that goods are not exactly what were ordered or were not packed or shipped exactly as instructed. There is positively no latitude allowed the shipper in the case of foreign orders. If the order cannot be executed and shipped in exact accordance with every detail of the order, then the customer should be so written, with full explanation of what can be done, and the order meanwhile held in abeyance awaiting definite instructions to ship in accord with the manufacturer's modifications of the original details. Many manufacturers are so anxious to execute orders received, and believe so thoroughly in their own ideas as to what goods will suit or what details in shipping will be preferable that they are tempted to "take a chance" and forward the goods in their own way. This may occasionally result to the customer's satisfaction, but the chances are at least 100 to 1 against it, and it will be found far preferable in the end to risk losing the order through delay rather than to ship in any other way than specifically instructed by the customer.

The great general rule of exactitude is the basis also for a second consideration. In packing goods for export the contents of each case must be checked and controlled with very special care. It will probably be acknowledged that shipping clerks are sometimes careless and may sometimes even be disposed to make affidavits a little too freely as to goods which they are credited with having packed into certain cases. This at least was true when the writer, in his "cub" days, served in this department of a factory. He is afraid that he and his fellow shipping clerks may perhaps sometimes have sworn to having packed goods which customers declared were missing on arrival, when accident ultimately discovered these self-same goods still in stock at the factory. How peculiarly irritating such an occurrence is to foreign importers can hardly be realized by Americans who have not had business experience thousands of miles away or on the other side of the globe. On one occasion the writer while engaged in business in a foreign country personally saw unpacked a case of goods from an American manufacturer of tools when a dozen of a certain article invoiced by this manufacturer was found missing. The case was absolutely full, and repacking the same goods

into the same case in the same manner left not a spare inch of room into which the missing goods could have been placed. A claim transmitted to the manufacturer resulted in the usual affidavit that the goods had been packed and shipped. This was not all. The manufacturer went out of his way to insinuate, first, that the missing goods might have been stolen in transit, and secondly, and more injudiciously, to insinuate dishonesty on the part of the consignee himself, that is to say, on the part of the consignee's employees. This manufacturer, naturally enough, never received a repeat order. In the writer's opinion it would have been far wiser for the manufacturer to have replaced the missing dozen or credited its value, no matter how thoroughly convinced that he had actually shipped the goods.

A careful and complete record must always be made of the exact contents of each case destined for foreign shipment. This is required for invoicing purposes as well as for clearing the goods through many foreign custom houses. If catalogues are packed in with goods the quantity and the weight of such catalogues must be very carefully noted, for in some countries duties are levied on catalogues, and failure to declare that they are enclosed with other goods results in a fine upon the consignee. Whenever possible a case should contain only articles of one sort or of the same general description. Metal goods, for example, are in some foreign markets dutiable according to the kinds of metals employed in their manufacture. It is therefore advisable to pack all steel goods together and all brass goods separately, or all combinations of the two metals in a case by themselves. Where this is not done it is necessary in shipments to some countries to specify the exact weight of each package packed in a case, if packages contain different kinds of goods or goods made of different materials or combinations of materials. Similarly, it is quite often highly desirable whenever possible to dismount nickel-plated parts and pack such parts separately, specifying weights accordingly, for the tariffs of several countries fall much more heavily on nickel-plated metal or on articles which include nickel-plated parts. It is in respects similar to these that no general rules can here be laid down. Usually customers or the New York export houses give precise instructions when placing orders as to packing the goods required. If not, manufacturers may either disregard the matter altogether or make a more care-

ful study of the requirements in every market which they are cultivating than is here possible.

All export goods should as a rule be packed into the least possible cubic space. Manufacturers who have given little attention to export business often fail to realize the fact that foreign, that is to say, ocean, freight rates are seldom charged on the basis of weight. Very few goods are sufficiently heavy to make the weight equivalent to steamship's ton measurement. The basis of ocean rates is the English or long ton of 2,240 pounds, or what is taken by ships as its equivalent in volume, 40 cubic feet. This means that if the goods shipped do not weigh 56 pounds or more to the cubic foot they are charged freight per cubic foot and not per pound. A moment's consideration will be enough to satisfy any shipper that it requires a pretty solid mass of metal to weigh more than 56 pounds to the cubic foot. Hence it may be laid down as a rule that practically all goods usually shipped go per ton *measurement*, and the more solidly and compactly goods for export can be shipped the less will be the pro rata freight charge. Here comes in the great advantage in export shipping of K. D. construction, yet it is not always advisable to sacrifice attractive boxes or other envelopes in which goods are intended to be displayed for sale for the sake of saving a small amount of space in packing. Americans as a rule excel in the attractive packages in which they put up their goods for sale, and to pack such goods in bulk may sometimes prove an expensive economy.

American manufacturers are by no means the only ones who are criticised for insufficient protection of goods destined for trans-oceanic shipment. Complaints are constantly being recorded on this score, not only by foreign importers but by the press of all countries, against English, German, Belgian and every other manufacturing nation. Possibly, however, as the United States is the youngest of the manufacturing nations, we err more frequently in this respect than do some of the others. This is almost invariably the result of ignorance and not lack of good intention. The necessity for extraordinary care in packing and protecting export goods may best be understood by an explanation of the treatment of such goods in transit, and an appreciation of the methods employed in loading and unloading steamers should be all that is necessary to insure adequate attention by manufacturers to this point. The usual American manufacturer, particularly the inland manufacturer, or his shipping clerk, is com-

monly familiar only with rail shipment. When goods are delivered to the local freight station they are usually received on a platform level with the floor of the dray which transports them and are wheeled on trucks across this level platform directly into freight cars standing alongside of the same or a similar platform. Rail transshipments are effected in much the same way when necessary, although from most freight stations through cars are loaded for the principal points in this country. Steamer shipments, however, are handled in quite a different fashion, and it will well repay the manufacturer who is unfamiliar with the latter to spend half an hour in watching the loading or unloading of an ocean steamship on his next visit to a seaport. Nothing more is necessary for a thorough appreciation of the conditions which export goods have to undergo. A dozen or a score of boxes and cases are bundled together on the wharf, gathered up in a great rope sling, hoisted by derricks high into the air, swung over the open hatchway of the ship and lowered rapidly into the hold. The rope sling, as the load of a ton or two rises into the air, compresses and crushes the different packages, and when the load ultimately arrives at the bottom of the hold it lands by no means so gently as a feather wafted by summer breezes, but frequently crashes down, and as the sling is undone the different packages fall about helter-skelter, sometimes from a height of 8 or 10 feet. It is perfectly natural, therefore, that light cases will be cracked and broken, if not from the compression of the sling and the weight of heavier cases placed above them, then by the tumbles to which they are inevitably subject. This sort of thing cannot be avoided in foreign shipments. Not only are goods thus loaded aboard outgoing vessels, but on arrival at port of destination they are unloaded in similar fashion, and in some cases transshipment is necessary to shore-going lighters and to other steamships, and sometimes even two or three such transshipments are required. It is, therefore, evident enough that entirely different packing is required for export goods than for domestic shipments, but if a thorough appreciation of the facts just described can be brought home to manufacturers, or better, directly to shipping clerks, there will be far fewer complaints on the score of poor packing. The first essential in packing for ocean shipment is to use sufficiently heavy lumber in the manufacture of cases. Here again no general rule can be laid down. Simply the exercise of ordinary intelligence is all that is necessary, providing each lot of

goods with a case of sufficient strength in proportion to its weight. Yet this again is a measure which should not be carried to extremes. For one reason, because of the expense of packages which may be unnecessarily incurred, and for another, because in many foreign countries duties are levied on gross weights, and in others certain specified tare is named by tariff laws irrespective of net weights which may be declared by invoices. Tight boxing is almost invariably preferable to crates, no matter what the nature of the contents may be. Some manufacturers declare that in their experience they have found it is better to leave certain parts exposed than to attempt to protect them by cases or otherwise. For example, shippers of safes and of scales sometimes leave the wheels open and unprotected on the theory that in so doing these visible parts emphasize the care necessary to the most ordinary observer. A certain foreign importer of American cast iron pumps has recently declared that he has had better results when pumps have been shipped to him naked without protection of any sort. Probably no one is in a position to pronounce an unqualified verdict in this regard. The writer's personal experience makes him exceedingly skeptical in all of the cases just named. The experience of others may be to the contrary. This, too, is a problem which each individual manufacturer must solve to his own satisfaction.

Cases for export shipment, particularly those containing heavy goods, must not only be strongly made but must be secured with battens or stays whenever necessary. Unoccupied spaces in the interior of packing boxes must be thoroughly braced. It is by no means always enough to stuff such spaces with excelsior or other materials. It is not merely a question of preventing the contents of the case from shifting about within, but the manner of loading aboard steamships must be again remembered. Weak spots in the packing cases are very likely to give way if not properly braced when crushed by other and very likely heavier cases or when falling upon their ends. Every case ought also to be thoroughly protected with iron strapping, and if the contents are goods of some value or consist of small articles easily abstracted, then it is usually wise not only to strap the cases in every direction but to seal them, and some steamship companies insist upon this being done in the case of jewelry, silverware, revolvers, or even boots and shoes, and upon a facsimile of the seal appearing on the bill of lading. In the case of valuables, particularly jewelry and silver-

ware, and in the case of some perishable articles, especially when destined for tropical countries or for transit through equatorial seas, it is very desirable if not absolutely necessary that the contents be further protected by hermetically sealed tin or zinc lining to the packing cases. This, however, may be regarded as a rather extraordinary requirement, and its expense may usually be avoided except with certain goods for certain destinations. It is, however, very desirable to make all export packing boxes as nearly waterproof as possible. The boxes themselves should as a rule be thoroughly well made and closely matched, and, if nothing more, a lining of tar or other waterproof paper should be provided. In many, possibly in most, foreign ports goods on discharge from steamer are not housed in weatherproof warehouses, but frequently lie for days exposed to the elements on open wharves. Invariably especial care should be taken to prevent machinery or bright steel of any description from rust. Unless parts of this description are protected by a coating of grease or slush or by certain kinds of easily removable paint, no little damage is sure to result from the penetration of moisture inseparable from any long transit on the sea, and especially through hot tropical waters. Pieces of cast iron, particularly flywheels of machines, should never be packed superimposed or without the interposition of liberal quantities of excelsior. One of the most trying experiences to the foreign importer is the receipt of machinery with the flywheel or other important accessory broken or damaged, and this result is certain to follow the careless packing of cast iron parts which unfortunately is all too common with our manufacturers. Every bolt, screw and nut, or other small part necessary to the complete equipment of a machine or apparatus of any sort, should be carefully counted and checked and packed in a small box with the machine to which they belong, and in such a way as to be secure, easily found and unmistakably recognized. Notation as to what is thus packed and how and where should also be made in the accompanying invoice. Moreover, actual trial before packing should demonstrate that all such nuts, bolts, screws, etc., actually fit the places for which they are intended. No machine or other apparatus shipped otherwise than completely set up and in working order should ever be forwarded from a factory until demonstrated by actual experiment to be complete and perfect.

Individual packages for foreign shipment should neither be too small nor too heavy. Single cases ought not to exceed, say, 300 or 400 pounds, except in the case of single machines or other articles which necessarily weigh more than this. In considering this question we will for the present leave entirely out of the case those special foreign markets where for special reasons limits of packages are reduced to certain specified weights, because of the necessity of transporting goods on mule or camel back. Instructions in such regards are invariably given by customers. In a general way it may be said that packages should not be too large to be easily handled, and that a multiplicity of small parcels should be avoided. In some foreign ports lighterage, portorage and landing charges are all increased when a number of small packages are shipped which might better be included in one larger package. For instance, a dozen small cases of about one cubic foot each, weighing, say, 25 pounds apiece, may frequently be very advantageously combined into one large crate of substantial construction. Aside from the desire of the manufacturer to deliver his goods in perfect condition to his foreign customers there is another incentive to supplying exceptionally good packing cases. In many foreign markets wood is rare and costly, or even if otherwise the cases in which foreign goods arrive are worth more to the importer than their cost to the manufacturer. Hence, perfect packing and perfect packing boxes go hand in hand in the estimation of the importer. Fifteen or twenty years ago many goods for Australia were packed in packing trunks, which on their arrival formed in their turn a regular article of commerce. Today in the case of Colombia and some other Central and South American countries European manufacturers pack many light goods in wicker baskets made waterproof by interior linings, both for the sake of lightness in weight reducing duties and charges, desirability for interior transportation after arrival and for the value which attaches to the packages themselves. Bundles and burlap generally should be avoided. There is absolutely no way of preventing longshoremen, either in America or in any other country, from using hooks.

Cases ought to be marked either with brush or stencil. Tags and labels ought never to be employed. The stencil is, of course, preferable, because clearer and more distinct. In shipping to Chile brush addresses are not permitted—the stencil only must be employed. In shipments to the Argentine consular regulations

provide that marks may be either by brush or stencil, but must be imprinted on all four sides of packages. In shipping metal goods, structural steel, windmill towers, etc., unprotected, marks may be painted directly on the metal, but care should be taken that the marking paint used is waterproof and not easily erased in any way. If absolutely unavoidable, packages of metal goods of this description may be tagged, but in this case the tag ought to be of tin and wired to the bundle, and the marks stamped in the tin. In this connection it should be noted that wire used for this purpose, or for binding together pieces of metal shipped naked, should be particularly tough, and should be protected from abrasion by sharp edges of the metal.

It is not customary in marking packages for foreign shipment to indicate the address in full. The usual habit is give merely one or more initials, either simply or in combination with certain symbols, such as triangles, diamonds, squares or circles, adding name of the port of destination. The object in thus abbreviating the address is twofold. First, it does not advertise the name of the consignee to one's competitors or to others. Second, it simplifies the enormous amount of clerical work necessary on bills of lading, ship's manifests, clearances, etc., etc. All old marks should be carefully erased from second hand cases, and the fewer and simpler new marks that are used the better. Each case must, of course, be numbered, and corresponding numbers with contents must be shown on invoices, bills of lading and sometimes other documents. Hence extreme care should be taken in this respect also to insure absolute accuracy. It is quite useless to mark upon cases for export shipment such legends as "This Side Up With Care," "Top," "Fragile" or other instructions intended to guide handlers of the goods. Very little, if any, attention is ever paid to such instructions; but if it is thought prudent to use them they ought to appear also in the language commonly used at port of destination. Simply marking a parcel "Fragile" is no protection. The manufacturer can only depend upon himself and the packing which he supplies to insure satisfactory transmission of the goods. Every case ought to be so made that it can stand on its head or on its side indiscriminately. Instructions aimed at longshoremen will not impress them in the least. It is, however, sometimes, or perhaps even frequently desirable to mark cases containing American goods "Made in U. S. A." This, however, is simply a formality for the receiving custom house.

In this place, too, a word seems to be appropriate on the subject of charging for cases or packing. Granted that export packing costs more than ordinary domestic packing, and that the custom of charging costs on this score "extra" is of old British as well as American origin, none the less there can be no question as to the immense advantage gained by making prices without any surcharge of any sort. This by no means is intended to argue that cases should be given away free. The entire costs of packing cases and other packing charges ought to be included in the prices for the goods.

It is, perhaps, proper in this place to direct manufacturers' attention to the fact that British and American weights are not identical. The American ton of 2,000 pounds is not used or known outside our own land. What is called a ton in the United Kingdom and all British colonies is what we call the "long ton" of 2,240 pounds, divided into "quarters" and "cwt." In other countries the ton is the metric ton, 1,000 kilos, about 2,205 pounds, or practically identical with the "long" ton. Manufacturers, therefore, ought never to use the word "ton" in foreign business unless they mean by it the ton commonly so understood and recognized outside of our own country, and, above all, ought carefully to avoid the symbol "cwt." unless using it correctly—that is, to represent 112 pounds. Cwt. does not mean 100 pounds, and misunderstandings, serious as well as costly, have arisen from the mistaken use of those three letters.

When "carloads" are referred to American shippers must explain what weight or volume is meant, for freight cars in most foreign countries hold only about one-half the capacity of ours. Too much care cannot be taken in weighing and measuring packing cases. In not a few countries fines are imposed on consignee if weights are incorrectly stated, and as the consignee has no guide save the manufacturer's statement his temper toward the latter is not likely to be improved when blunders are made, as sometimes happens. The length, breadth and depth of packing cases, outside of and over all projections, must also be carefully taken and noted, to be included in the invoices or packing memorandum delivered to customers.

Finally, let us once more emphasize the great fundamental rule in all export business—absolute exactness. Looseness, carelessness, in any degree or in any regard, cannot be tolerated if success and profit are sought.

CHAPTER VII

INVOICING EXPORT GOODS —CABLE CODES

INVOICES covering export shipments should differ in some important particulars from those that are deemed sufficient in domestic relations. The fundamental rule to be observed is the avoidance so far as in any way possible of abbreviations and technical or trade terms. It must be remembered that invoices will go into the hands of people of other nationalities and of quite different customs from ours, and abbreviations or terms perfectly familiar here in the United States may be worse than Greek to importers in other countries, particularly in countries where English is not the current language. Further than this, invoices are usually a vital essential to clearing goods through foreign custom houses, and lack of clearness in the invoice may result in an enormous amount of red tape otherwise avoidable. For similar reasons it is always preferable that export invoices be type-written. Very much the same observations apply even when the invoice for export goods is intended for an American export commission house, and not for transmission direct to a foreign buyer. In the latter case, however, special care must be taken to make invoices clear, detailed and exact. The operation of deducting discounts should, for example, preferably be shown fully rather than resort to short cuts, such as is the usual custom here at home in some trades. It must be remembered that combinations of discounts such 80, 20, 10 and 5 are quite unfamiliar in some countries, and are seldom used anywhere to the extent that we use them. The \$ symbol ought to precede prices as well as extensions and footings, for importers in foreign countries receive goods from England, France, Germany and other manufacturing nations invoiced in all sorts of currencies and no room for confusion should be allowed. When goods are destined for Latin-American countries "gold" dollars should be specifically indicated. This fundamental rule of clearness should be followed in every detail,

and conditions existing in a manufacturer's own business will frequently suggest, in addition to the foregoing, other details which may advantageously be simplified in invoicing export goods. Invoices ought to be written on firm and durable paper, and if not typewritten, then in indelible ink. They should refer to the order of which the goods shipped are in execution, with date or number of the order, or both.

All invoices must, of course, show the name of the consignee, together with peculiar shipping marks used, if any, and the numbers of the cases. The ordinary American forms, however, such as "Terms 2% Cash," ought to be omitted in the case of export invoices, excepting only in the case of invoices covering goods for export shipped to American commission houses. In the latter case, however, the invoice is not properly an export invoice, but is treated on the same basis as an ordinary domestic invoice, excepting for the greater detail required. Cash discounts are, as a rule, not allowed to foreign customers in direct dealings, at least unless bankers' credits are opened in this country, and in any event it would be better to show the actual deduction of all discounts in the extensions of the invoice or its footing.

Invoices should be itemized by packages, for a great convenience is found by importers when invoices clearly specify on their face, case, barrel, crate or what-not, number so-and-so, followed by the invoice of the particular articles packed in the package of the number referred to. Following such items should be given the measurements of the case or other package, thus: 7"x12"x36", and the gross and net weights of the same package.

It is very essential that the exact gross and net weights be carefully stated. It will not do to take approximate weights from catalogue calculations or guess at them on the basis of previous shipments. If weights are wrongly stated the consignee is frequently subjected to fines by his custom house authorities, to say nothing of a vast deal of bother and delay. In some countries it is necessary to include what is known as "legal weight." The definitions of these different terms are usually considered to be the following: "Net weight" is the intrinsic weight of the merchandise; "legal weight" includes interior packing, such as pasteboard or light wooden boxes or bottles, etc., which are immediately connected with their respective articles and are packed in a larger receptacle; "gross weight" is the entire weight of the package as shipped.

In many countries it is necessary to particularize in the invoice the materials of which each item is manufactured. Thus, if a quantity of knives is invoiced it is desirable to state whether made of steel and whether handles are wooden, bone or what-not. Machinery should sometimes be specified whether of steel or of combination of steel and brass or other metals. In the case of furniture, whether oak, mahogany, pine or other wood is used, and in the case of shoes whether of leather or whether with tops of cloth or canvas, etc. These particulars are by no means necessary in all foreign invoices, but whether positively required by consular regulations or not, they contribute in a great many instances to additional clearness, which has been stated to be the great desideratum.

No items in a foreign invoice ought ever to appear as "no charge." Packages of catalogues or advertising matter, extra parts or repairs for machines or tools, and similar articles, even when no charge is made, should appear in the invoice with notation of their cost or some *value*, even if only nominal. This, of course, does not apply to an isolated copy of a catalogue, but as heretofore remarked packages of catalogues or printed matter are dutiable in many foreign countries, and their exact weight should be specified in the invoice when packed in with other goods. If parts of a machine or article of any sort are packed in two or more cases, then reference should be made in the invoice to such fact, and a statement made that their cost is included in such-and-such other item.

As a rule the invoice of charges on a shipment, including such items as packing, trucking, railway freight, cost of consular invoices, etc., should be made separately from invoices covering the value of the goods. If such charges are added to the amount covering the value of the merchandise then foreign custom houses sometimes assess duty accordingly, whereas if the bill of charges is rendered separately the customs officials sometimes, although not always, disregard these charges, saving the consignee considerable sums in the course of a year's trading.

The number of export invoices to be made out depends partly upon the destination of the goods and the consular requirements in the case, and partly upon instructions received with the original order or the character of the negotiations involved. In some of the Latin-American countries where requirements of consular invoices are rather severe, it is necessary to leave as many as

four copies of an invoice with the consul of the country to which the merchandise is destined. This is entirely exclusive of the invoices required by the shipper himself for his own uses. For the latter purpose the shipper usually requires a minimum of three copies, two of which go forward with the drafts which form the usual basis of export business, while the third copy is frequently sent direct to the foreign customer with notification that the goods have been shipped. In this connection it should be borne in mind that in typewritten invoices while carbon copies answer for duplicates, triplicates, etc., yet the original is required for consular certification, and for one reason or another is looked upon by bankers and others as having a peculiar sacredness.

This leads to the question of forwarding invoices to foreign consignees. Whether or not the consignee is to receive the goods direct without the interposition of a banker, he should be notified immediately of the shipment of his goods and usually should receive a copy of the invoice with a statement of the route which the goods are to follow, if possible, the name of the steamship by which they will leave the seaboard, or name of the forwarding or transfer agents in New York in whose care goods from the interior have been addressed. It is highly desirable that invoices arrive at foreign destinations in advance of the goods themselves, and in the case of some countries this can only be accomplished by dispatching the invoices and other notification of shipment by fast mail steamer, or if the goods themselves take such a ship then by the same ship which carries the goods. As will appear later on when we come to a consideration of that subject, bills of lading are frequently forwarded through bankers attached to draft, copies of invoice, etc., but even in such cases it is essential that the consignee himself be notified by the shipper that the goods have gone forward—by what route and what goods have been shipped, that is to say that the invoice be forwarded. If draft has been passed through a banking house then it is customary in transmitting a copy of the invoice to the customers to advise them that draft and bill of lading will be presented by bankers, and beg the customers' kind protection of the draft drawn in such-and-such an amount at such-and-such sight, etc. If such drafts are drawn it is preferable, as will appear later, to draw them in the equivalent of their dollar value in sterling, francs or marks, and in this case the invoice

made out in dollars and cents is usually noted with the corresponding value in the foreign currency for which the draft has been drawn and with the rate of exchange at which the conversion has been made.

While it is desirable to show on the face of the invoice itself the number of the packages in connection with their contents and their weights and measurements, yet some manufacturers prefer instead to make up a special packing list, itemizing all of these particulars on a sheet by themselves. In some lines of business it is almost necessary to do this, and in any case such a separate packing list is frequently a desirable addition to the shipping papers. In this connection the importance of absolute exactness of the figures given must again be emphasized. Complaint from one source or another of ambiguity or inexactness is a matter of daily occurrence and a cause not only of considerable expense to the foreign consignee but of even more bad temper. A case has recently been reported where a quantity of furniture was invoiced as contained in fifteen cases. As a matter of fact the shipment was sixteen cases, the extra case containing parts belonging to the goods which were packed in the remaining fifteen cases. This is said to have involved a delay of several weeks at the foreign custom house where the goods were received, and to have provoked a great deal of hard feeling on all sides. Where goods of different sorts are packed into one case, each kind of goods should be specifically named and specific weights stated of each. As will be seen, there is nothing especially difficult involved in this or any other requirement of export invoices. Care and detail and exactitude are the sole essentials.

Every export invoice should be personally signed by a responsible member of the firm. The signature should be accompanied with the date and preceded by the expression "E. & O. E."—which translates into "errors and omissions excepted."

A manufacturer's invoices ought to be numbered or otherwise made clearly capable of identification. It is probably to be presumed or, at least, hoped for by the manufacturer that one invoice for goods will be the forerunner of many succeeding similar invoices. It is therefore advisable to provide an easy means for the customer to refer to any particular invoice or any item of an invoice, especially for purposes of reordering the same goods. Many manufacturers code all of their invoices—

that is to say that they give a telegraphic code word as applying to the whole invoice and other code words applying to each item of the invoice. This makes it easy for the foreign customer to reorder precisely the same goods by cable in such quantities as he wishes to specify. If items are coded it should be mutually understood between the manufacturer and customer either that the code word refers to the specific quantity invoiced opposite it, as well as the kind of goods, or merely to the kind or quality of the goods, the quantity of which is to be separately specified. This brings up the whole question of cable codes, which may as well be discussed in this place as elsewhere.

Any manufacturer doing export business and planning to increase that business must prepare himself for the exchange of cable correspondence with his customers. The first essential in this connection is to obtain an abbreviated address, which will permit his customer to cable him with the least possible expense. One word, therefore, should be selected to represent the name of the firm, and this word should be duly registered at the main offices of the telegraph companies in the manufacturer's home town. American companies make no charge for registering such cable addresses, and the only precaution necessary is to select a word which will not conflict with other addresses chosen by other people in the same town, and one that is not particularly subject to mutilation in transmission by telegraph. In the case of most American cities of importance it is not necessary to include in the address of cablegrams the name of the State in which the city is located. In some instances, however, this must be specified, and in this regard the telegraph authorities in the manufacturer's home town will be able to advise. A manufacturer's code address should be printed on his letterheads and duly brought to the attention of his foreign customers with whom it is possible that cable communication may become necessary. Manufacturers or shippers located in New York should register the cable address which they have selected with all of the different cable companies having offices in this city, since it is not always possible to tell through what companies messages will reach New York from foreign countries.

Together with indication of the manufacturer's telegraphic address, his letterheads also ought to state what cable codes are in his possession or are available. There are a number of general correspondence codes which are in use and for ordinary re-

quirements almost any one of them will answer usual purposes. In purchasing a code, however, the ordinary manufacturer will find it most desirable to select one which is most widely in use. This is to insure mutually intelligible communications with the largest possible number of customers. Some of the newer codes are much more complete and satisfactory than older codes, but on the other hand the older systems are probably more widely distributed and in more general use. All of the codes contain blanks in which phrases peculiarly necessary to any particular business may be inserted and any code thus supplemented by extra and special phrases will be all that a manufacturer requires at the outset for his foreign business, or until its growth has demonstrated the necessity of arranging special codes for its peculiar features. In making additions to codes, however, it must be remembered that simply writing a phrase in one's own copy of the code means nothing. One's foreign correspondents must also be advised of the meaning attached to the code words in question, and special meanings attached to special code words should not be regarded as in effect until time enough has been allowed for the foreign correspondent to receive and agree to the proposed interpretation of the code word in question. Similarly, in giving cable code words to invoices or items of invoices great care must be taken to make an accurate record of the words, of their signification and of the customer to whom the words have been assigned.

Most manufacturers who give special attention to the development of foreign business code their catalogues throughout and sometimes include in their catalogues a small private code designed for use in ordering their goods. While it is extremely desirable that articles be identified by code words, and perhaps even more desirable that parts and repairs be similarly identified in order that supplies may be quickly ordered and received by customers, yet in the preparation of private codes the mistake is too often made of including in them general correspondence terms which are contained in any of the standard codes and in much greater variety. A private code such as is usually included in a catalogue needs only the peculiar phrases and combinations which are necessary for the business involved, and which are not to be found in the usual general codes. In the preparation of private codes it will be found possible to effect a great economy in telegraphic charges by the use of what are

known as "numerical combinations." According to the rules of the International Telegraphic Conference, as at present in force, any ten letters may be used to make up a code word, providing only that they make a pronounceable word. Numerical codes are therefore devised, consisting of ten numerals, which are afterward converted into combinations of consonants and vowels. The numerals for code purposes are divided into combinations of two or three each. It thus becomes possible to express in one word at least three different communications—that is to say, in one combination of three figures there may be as high as 999 different phrases possible, while in the whole word of ten figures there will be three different combinations of this sort and one figure left over, which is used as a check, according to what is known as the "Nine System" in bookkeeping, and which is used to guard against and correct errors or mutilations in transmission. This is one of the simplest forms of the numerical systems, which are further elaborated in innumerable ways. It affords an excellent means of combining quantities, goods, time and route of shipment, and even other conditions, into one word, and any manufacturer with a little study can easily make up on the typewriter special codes after this system that will cover every reasonable contingency which is likely to arise with his foreign clients. Numerals should never be cabled unless so doing is absolutely unavoidable.

All cable messages should, if possible, be typewritten when expressed in code words. The possibilities of mutilation in transmitting unusual combinations of letters or unfamiliar words are, of course, immensely increased, but in case mutilated messages are received from abroad application may be made to the receiving cable company to have the words in doubt repeated. Most companies make this repetition without extra charge, and so doing frequently results in correcting the word as originally received and rendering it intelligible or translatable.

CHAPTER VIII

FORMALITIES INVOLVED IN MAKING EXPORT SHIPMENTS—EXPORT AGENTS

ANY port in the civilized or uncivilized world can be reached by steamships sailing from New York or other American port, if not by direct steamers then by transshipment, and in the case of any port of any importance whatsoever a through bill of lading can be obtained. This fact is worthy of note because of a very general misapprehension in this regard among manufacturers, partly due no doubt to the zealous advocacy of ship subsidies by men so in earnest over the subject that actual conditions do not always receive full credit at their hands. It is often a surprise to manufacturers to find that there are five or six sailings every month from New York to Australasia; that Buenos Aires is served sometimes by eight or ten steamers a month; that there are four or five sailings a month from this port to South Africa even in the existing depressed condition of business in that part of the world, and that there are as many more from New York to China and Japan, to say nothing of sailings to similar ports from the Pacific Coast. But the actual ports of direct service reached by the scores of ocean steamships sailing from American shores by no means approximate in number the ports which manufacturers are able to reach through these services by means of transshipping facilities which all steamship companies afford to greater or less extent. The German lines sailing from the port of New York have made a specialty of advertising the hundreds of ports in all parts of the world to which they are prepared to issue through bills of lading. Their services in this respect, while perhaps more complete than some of the other lines, should simply serve as an illustration of what can be done in this respect, while the magnitude of the ocean shipping trade is well illustrated by the fact that the two lines just in question have from fifteen to twenty sailings per month from the port of New York alone to

Europe. There is therefore no reason for manufacturers to worry about their ability to reach any part of the world where they may obtain customers, and through bills of lading are not only issued by many steamship lines to ports reached by transshipping steamers, but such bills of lading can frequently be obtained for rail shipment from foreign seaport to interior point of destination.

The details involved in making foreign shipments may seem at first blush rather complicated, but they ought to be thoroughly understood by manufacturers, no matter if located in interior towns, or if foreign shipments are handled by New York agents of one sort or another. As a matter of fact a New York agent is a very desirable adjunct to the export business of any manufacturer whose foreign trade has been fairly well established, and gives promise of growing to considerable proportions. In the absence of a New York agent, however, the details connected with foreign shipments can be cared for in behalf of the out of town manufacturer in a number of different ways. A good many steamship companies undertake to attend to the numerous details involved in behalf of shippers over their lines, either free of charge or for a fee, but the various formalities must sometimes be attended to by others before steamship lines undertake to sign bills of lading. When goods are shipped through export commission houses, the latter of course attend to all of the details necessary, and in this respect, as in the execution of orders received from them, the manufacturer has nothing whatever to do except adhere strictly to instructions sent him by the export house. If goods are to be shipped direct from the interior factory to foreign customers, then the necessary formalities in New York may be attended to by forwarding agents, some trucking companies who make a specialty of foreign business, or by the ordinary New York agents of the factory even if such agents have no connection with the factory's export business.

The first requirement of the inland manufacturer is the dispatch to New York of the original railway bill of lading. It is necessary for his agent or for whoever is to ship the goods abroad to be in possession of this document in order to obtain delivery of the goods from the receiving railway, or to locate the goods and identify them. It is almost in-

variably preferable that inland freight from factory to New York be prepaid, no matter if such freight is for the account of the consignee and is to be charged on invoices. Prepayment of inland freight avoids an immense amount of delay and red tape in New York. Together with the railway bill of lading invoices should be sent to those in New York who are intrusted with the shipment of the goods for the purpose of putting such persons in possession of all the facts necessary regarding the goods, quantities, prices and values, etc. It is now pretty generally understood that carload shipments for export are entitled to free lighterage within the usual lighterage limits in New York harbor alongside of outgoing ocean steamship. Similarly, according to the latest decision on the subject, it is now possible to make up a carload shipment of several different lots of goods for different consignees, obtaining carload rate of inland freight for each split shipment, and the practice of the railways at present is to allow one free lighterage delivery from such a mixed carload, charging a small amount per hundred pounds (or a minimum charge of \$1) on extra split lighterage deliveries from a mixed carload no matter for what ships such deliveries are required. The economy to be found in combining carload shipments for export is therefore self evident. In case export freight is not shipped in carload lots it is usually found more economical to transfer such freight from arriving railway station to outgoing steamer by truck. Almost any trucking company in New York of any importance is fairly familiar with export freight, and there are several companies in the city who make a specialty of handling such freight. Manufacturers who have large quantities of foreign freight, or have shipments to make with a good deal of regularity, sometimes find it possible to make an annual contract with some of these trucking companies to cart their export goods at certain specified rates per hundred pounds or per ton. However, it is rather difficult to make a general contract in most cases owing to the fact that cartages are frequently involved to far away piers in Brooklyn or Jersey City, and the question of a minimum load for a special steamer must always be taken into consideration. It would seem, however, altogether possible for most manufacturers who have had an experience of a year or two in export business

to be able to negotiate on a more or less definite basis with trucking companies, enabling them to figure exactly on the cost of this item. As has already been noted in earlier papers in this series, the term "f. o. b. New York" is usually understood by foreign buyers to mean free on board vessel, and not merely freight paid to New York. The quotation of prices by a manufacturer to include not only inlaid freight but also cartage or lighterage alongside of steamer is far more satisfactory to foreign customers than any figures leaving such charges open to indefinite estimate or guesswork.

In this connection, too, it should be noted that in the case of shipment of heavy machinery it is often necessary to engage a floating crane for the purpose of loading heavy pieces on board ship. Some ocean steamships have winches capable of handling pieces up to two or even three tons in weight, but other vessels will not handle with their own machinery pieces weighing over one ton. In such cases the services of floating derricks are necessary, and a rather close calculation is required as to the time when such services will be needed owing to the fact that charges for the use of these derricks are usually so much per hour, beginning the moment the derrick starts for the steamship where its services are needed, and ending with its return home.

In making arrangements for the ocean transport of freight, after securing competing quotations on the specific quantity and shipment involved, and engaging space, it is necessary in most cases to apply to the steamship agents for a Shipping Permit. This document ordinarily specifies the quantity of goods to be shipped, the name of the steamer, and the days on which the freight must be delivered to the steamship pier. It is necessary to comply with the provisions of this Permit, as otherwise the freight will very likely be refused. If the Permit is for delivery on Wednesday and Thursday, and if the goods are tendered on Friday the chances are that the dock clerk will refuse to receive them, at least unless special arrangements have meanwhile been made with the main office allowing an extension of time in particular regard to the goods in question. It is customary to hand the Shipping Permit to the truckman who takes the goods to the pier unless the Permit covers a combination of shipments from different sources, in which case the document is usually

sent in advance to be filed by the receiving clerk on the pier, and the truckman who carries a specific lot of goods is simply notified that the Shipping Permit is on file, and his report of the fact to the receiving clerk is all that is needed. Upon delivery of the goods at the steamship pier the goods are measured or weighed as the case may be, and a Dock Receipt issued, which is usually indorsed with the numbers of the packages received and measurements or weights of each. In some cases steamship companies require special forms of receipts, in others any ordinary form is all that is required. Some care should be exercised in enumerating the marks and numbers, together with contents of the packages on the receipt form, but in general this receipt is only in the nature of a preliminary document to be exchanged at the steamship office, as will shortly be explained.

Meanwhile it is necessary to attend to the clearance of the goods at the custom house. A Manifest must be carefully made out in accordance with custom house requirements, and written on forms prescribed by the custom house, where the blanks are obtainable. It is necessary to specify in this Manifest in specific terms the exact kind of merchandise that is being shipped, the steamship by which it is to be transported, the port of destination, and the invoice value. It is not enough to write simply "hardware" or "machinery." The kind of hardware, and the sort of machinery should be specifically stated. This document must be taken to the custom house by one authorized to attest it in the name of the manufacturer or shipper, and a duly certified copy returned for use with the other documents.

In the case of shipments to some countries it is necessary to secure what are known as Consular Invoices. These documents are not positively required by any countries of the world excepting in Central and South America, and in Portugal. For such of the West India Islands as are not European possessions, for Portugal, for Mexico, and for all countries of Central and South America, excepting the British, Dutch and French Colonies, Consular Invoices or Consular certification of bills of lading are absolutely required. In all other countries no attention in this regard is necessary, although in the case of shipments to Japan a Certificate of Origin, signed by the Japanese consul, is desirable, and while it is sometimes done

in the case of shipments to Turkey and Egypt, yet in reality it is by no means necessary, and the expense, even though small, may be avoided. The Consular Invoice when required is in essence a statement of the kinds of goods, their values, the name of the steamship, of the consignee, and certain other data varying according to the different regulations of the countries to which shipment is being made. Some of the foreign consuls supply the necessary forms in return for a nominal charge, but in most cases the forms are obtainable from certain well known export stationers who make a specialty of providing such documents, and others in connection with export business. Some of the consuls require as many as four copies of Consular Invoices, but all necessary instructions can be obtained in each particular case upon application to the consul of the country involved. Details in connection with this rather complicated subject are too involved and lengthy to be enumerated here. Some Consular Invoices must be made in Spanish and some in English. In some cases it is necessary to present bills of lading to the consul to be certified together with Consular Invoices before the bills of lading are signed. Sometimes the consul requires a signed bill of lading. In other cases the steamship agents require a certified copy of the Consular Invoice. The charge for certifying Consular Invoices ranges all the way, broadly speaking, from 25 cents to \$25, according to value of the invoice and the particular country in question. See *Exporter's Gazetteer*. Fuller details in specific cases may be obtained from the consuls of the various countries.

The steamship bills of lading now have to be written out and prepared for signature. Some but not all steamship companies attend to this detail. The first question to be decided is whether it is possible, if so desired, to make out the bill of lading "to order." In practically all countries except those of Central and South America this is possible when so desired. In some of the latter countries, however, it is expressly prohibited to thus issue bills of lading. The bill of lading forms are obtainable in almost all cases from the steamship companies without charge. A good many manufacturers are sometimes misled in this connection by the custom of foreign forwarding agents of charging \$1 for what they call "bills of lading." This does not represent cost of

the documents, but is designed to cover the expense of clerical labor involved, etc. The number of bills of lading that it is necessary to prepare varies according to the circumstances in the case, the steamship line in question, etc. Most shippers require three copies of the bill of lading for their own use. That is to say, an original and duplicate that are negotiable documents, and a triplicate, non-negotiable. In addition to such copies the steamship companies require for their use all the way from one to six copies according to their own regulations, or the countries to which destined, or the routes to be followed. In some cases consuls require one or several copies of the bill of lading for their own use, and it is necessary to ascertain before writing up bills of lading just how many copies are required for the different purposes mentioned. Bills of lading should not be written until the dock receipt has been returned, and they should be written in exact accordance with the reading of such receipt. In most cases steamship companies require that the bills of lading be indorsed with the numbers, quantities and weights of the packages enumerated on their face. When bills of lading are made up, the Dock Receipt and custom house Clearance should be attached, and these papers, together with Consular Invoices if same are required, are to be taken to the steamship company's main office for signature. This office inserts the total weight or measurement on the face of the bills of lading, the rate of freight as agreed upon, and in probably the majority of cases calculates the total freight payable, and requires payment in advance. Sometimes it is possible to forward foreign freight with charges to be collected at destination, but more often these charges must be paid in New York before shipment, that is to say, before bills of lading are signed. As will appear later ocean freight rates are in the majority of cases calculated in English shillings and pence, and the total amount of charges thus calculated is converted by the steamship company into dollars and cents at their own rate of exchange, varying from \$4.86 to \$4.88. The signing of a bill of lading enumerating on its face the amount of freight prepaid is in itself of course a receipt. It should never be forgotten by the shipper that a signed bill of lading "to order" is a valuable document, and should receive the same sort of care that a check or a prom-

issory note deserves. Such a bill of lading represents the ownership of the goods which it covers, and steamship companies, after signing a bill of lading, will not surrender goods covered by it except upon presentation of the original or duplicate, or unless the claimant to the goods indemnifies them against other claims by putting up a bond for such value as may be involved.

In connection with this general subject it is worth while considering at some length the advisability of an out of town manufacturer maintaining a New York agent, or an export agent, and some features of other arrangements which it is possible to make for looking after export shipments. These details are most often, perhaps, attended to on behalf of manufacturers located in other parts of the United States by foreign freight forwarding firms. Through them it is not only possible frequently to forward small parcels of goods, sample collections, etc., at more economical rates than otherwise available, but in any case a manufacturer who does not feel that he can afford a special representative is relieved of all care in connection with shipping details. It is a mistake to suppose, however, that these foreign freight forwarders are charitable institutions, and that they make their profit from the customary charge of "\$1 for bills of lading," which is so familiar a phrase in their correspondence. As may be judged from an outline of the details connected with making an export shipment and an estimate of the clerical work necessary, \$1 is a totally inadequate amount to charge for the actual work performed, to say nothing of the expectation of making a profit from such sum. It is one of the abuses which are very likely to creep into any line of business that this inadequate charge should be falsely represented as the only source of profit to firms engaged in this line. It is, however, a trade custom, and perhaps it is very generally understood that the forwarding houses make profit through other charges which on their face are not supposed to include any benefits for them. It is probable that the forwarder does not exist who actually charges his shippers with the actual out of pocket expenses for ocean freights, insurance, cartage, Consular Invoices, etc. In many cases practically each and every one of these charges as paid by the forwarder is raised in the invoice rendered to the

shipper, or in the draft drawn against the foreign consignee. No one can have any reasonable objection to paying forwarding agencies a reasonable profit for their work no matter in what form this profit is charged. As already observed they are an important and probably invaluable adjunct to export business, but it is not to be denied that the manufacturer seriously intent on developing his foreign trade must watch the operation of some forwarding agencies with a good deal of keenness. The bill of charges rendered to either shipper or consignee by the New York forwarding agent does not always represent all of the expenses connected with the receipt of the goods by the foreign customer. Goods, and especially combinations of shipments for the same or nearby ports consisting of several different parcels from various sources, are often forwarded by the New York agency under one bill of lading to one of their foreign correspondents, with instructions to collect their own charges before delivery. These corresponding foreign agencies not infrequently make extravagant demands on consignees before they will allow delivery of the goods. In one case that came to the writer's attention last summer when traveling in Europe, a shipment of goods to a merchant in Gothenberg, Sweden, through rate of freight on which amounted to only a little more than \$5, was subjected by transfer agents in Copenhagen to a charge of more than \$7 for their own benefit. This sort of thing results in anything but satisfaction to the foreign buyer of American goods, and for his own protection in the development of his foreign business the American manufacturer must carefully watch and trace shipments of this sort, and not only protest vigorously when overcharges are made, but learn by experience what agencies to employ, and which ones are the best and fairest in their total charges.

Unless the manufacturer who has not his own New York organization ships all of his foreign goods through forwarding agencies, then it is essential, if he is doing a foreign business of any extent or of general character, that he have someone in New York to attend to his foreign shipments in his behalf. This is one argument for the establishment in New York of an out of town manufacturer's own office. Such an office, even if devoted primarily to the cultivation

of New York business, or of Eastern business, can easily combine with that work the cultivation of trade with export commission houses in New York, and attention to the dispatch of the manufacturer's foreign shipments. But there exists in New York a class of agents, which in recent years has been increasing rapidly, who are devoted solely and exclusively to the cultivation of export business for the firms which they represent. These so called "manufacturers' export agents" may be, and sometimes are, of great value to manufacturers in general. Unfortunately it happens that this branch of business has proven a sort of haven of refuge for all sorts of men, and includes in its ranks some without experience in export business, others that have been proven failures in other lines of export work, and a few who are good for nothing. The right sort of an export agent can be and is of distinct, tangible value to his manufacturers. It is the custom for such agents to represent a number of different manufacturers, sometimes in closely allied lines, that yet do not conflict with each other, and sometimes in a great variety of lines. Representations controlled by such an agent range in number from five to six up to a hundred or more. It is understood that in most cases the agent requires a regular monthly or annual salary from each of the manufacturers whom he represents, although some agents are said to take up lines on a purely commission basis. These agents work in a variety of ways, although all of them make the chief feature of their business the solicitation of orders from New York export houses. The agent, personally or through his employees, makes a practice of visiting the export commission firms likely to be interested in his lines with more or less regularity, in due course of time becomes personally acquainted with the buyers or heads of departments in these commission houses, sometimes forms personal friendships which insure him the preference when "open" orders are to be placed, and generally distributes the manufacturer's literature, samples, price lists, etc., to be forwarded to the commission houses' foreign branches or foreign customers. In addition to this work some of the export agents directly cultivate possible foreign customers for their manufacturers, conducting campaigns of circularizing, letter writing, and in fact take full charge of the manufacturer's foreign business.

They write letters on the manufacturer's letterheads, receive the foreign orders, conduct cable correspondence, if necessary, and otherwise act as the manufacturer's own export departments, all under the control and direction, of course, of the manufacturer himself. Some of these agents confine themselves exclusively to the solicitation of foreign business for the manufacturers represented, and do not attempt to concern themselves with details of foreign shipping. In other cases the agent also takes entire charge of the shipment of goods as they arrive from the factory, and even of financing the factory's drafts on foreign customers with New York bankers. If a serious, honest, experienced and energetic agent can be found in this class, who for a reasonable compensation will, if no more, take charge of the cultivation of trade from the export commission houses, and the details of shipping foreign orders, it would seem that this arrangement may be an extremely desirable one for the manufacturer to make who has no other representation in the city of New York. Care and judgment must naturally be exercised in the selection of the agent, but any man applying for a manufacturer's representation may be expected to have references to offer to other manufacturers whom he has represented for a sufficient length of time to make their judgment as to his services trustworthy.

It is not necessarily the case that the manufacturers' export agent who is interested at the same time in plows and fountain pens may not also prove a desirable representative for a line of automobiles. While in principle specialization in this sort of agency work is probably as desirable as in any other, yet it must not be forgotten that the New York export commission houses who are the special objects of work by the export agents are themselves general dealers, and in most cases the same buyers purchase automobiles and purchase fountain pens, or safety razors, or plows. Moreover, since the buyers of export houses are in but few cases technical experts in any particular line of business, it is not absolutely essential that the agent should be a technical expert in the manufacturer's special line that he presents. The competent export agent is worth all that he is likely to demand. The other sort had best be left severely alone.

CHAPTER IX

OCEAN FREIGHT RATES, MARINE INSURANCE, C. I. F. QUOTATIONS

FREIGHT rates quoted by ocean steamships are usually per ton "weight or measurement, ship's option," although the practice in this regard varies greatly among the different lines and even by the same line in regard to different commodities. As has already been pointed out in an earlier chapter in this series, the steamship ton is the English or long ton of 2,240 pounds, divided into 20 cwt. of 112 pounds. But steamships regard a volume of 40 cubic feet as being the equivalent, whatever its weight may be, of a ton of 2,240 pounds. "Weight or measurement, ship's option," therefore means that the shipping agents reserve the right to charge ocean freight either per ton of 2,240 pounds or per ton of 40 cubic feet, and in practice this results usually in charging by weight when the merchandise shipped weighs more than 56 pounds to the cubic foot, and in charging by measurement when the weight is less than 56 pounds to the cubic foot. However, under some circumstances or by special agreement steamship freights may be charged by weight even when the merchandise does not "weigh so much as it measures," in steamship parlance. In some cases, too, special commodities are charged certain rates per unit of packing; as, for example, barrels of cottonseed oil to Italy are usually taken by steamship companies at so much per barrel and codfish to the West Indies at so much per box. It is worthy of note that steamship measurements do not always coincide exactly with measurements figured by shippers themselves, and, in fact, different steamship companies sometimes figure merchandise shipped in identically the same packages as of quite different volume. To arrive at the cubic measurement of a package to be shipped there are elaborate measurement tables published, quick reference to which gives immediately the equivalent of the three lineal dimensions in cubic feet and inches. When such

tables are not available the measurement is easily arrived at by taking the figures of the length, breadth and thickness of the package in inches (always extreme dimensions, over all) and multiplying them together, dividing the final product by 1728, the number of cubic inches in one cubic foot. Fractions of an inch lineal dimensions should be disregarded if under half an inch, but if half an inch or more should be counted as one inch.

Ocean freight rates are usually quoted in terms of pounds, shillings and pence, except in the case of the West Indies and South and Central American countries, where the practice is to quote in dollars and cents. In the case of shipment to some of the latter countries, also, it should be noted that rates are sometimes quoted per hundred pounds and by ton of 2,000 pounds instead of by the long ton, as is practically the invariable case with all the rest of the world. The German lines running to Europe sometimes quote in marks and sometimes in cents, but as the shipping trade to most parts of the world is in the hands of British vessels the quotation in shillings is that most general, and steamship agents usually assume \$4.88 to be the equivalent of 20 shillings, or one pound sterling, in converting the total freight charge into American money. The manufacturer who is not experienced in ocean shipping is often astonished at the low cost of foreign freight by steamship as contrasted with inland railway freights in this country. He often finds that he can deliver his goods to Australia for less freight cost than is involved in shipping them from New York to Chicago by rail; but it should be noted that as a rule steamship companies or shipping agents dislike to and often refuse to quote rates of freight unless a specific inquiry is made of them covering the shipment of a specified quantity of goods of a certain kind on or about a certain date. This is not, as manufacturers sometimes imagine, from a desire to keep their quotations secret, but is based on entirely different reasons, among them the fact that ocean freight rates frequently fluctuate, that price cutting is sometimes indulged in, and that combines and agreements as to rates also frequently occur. Moreover, it is impossible for steamship companies to assert long in advance of sailing dates what vessels will have room for additional cargo or whether they will desire to receive more of certain classes of cargo. Other reasons, too, affect the shipping agents' quotations. While, as will appear later on, in a great many goods—perhaps in most goods that are not strictly staple

or competitive in character—the pro rata cost per dozen or per unit of ocean freights at different quotations is often insignificant. Manufacturers need not expect a really definite quotation of lowest available freight rates except when they are prepared to make a specific inquiry as above indicated. A general idea of freight rates is often all that is needed by the manufacturer, unless it is a case of figuring a very close c. i. f. price. In a general way it may be said that ocean freight rates to different parts of the world run from, say, 12 shillings to 50 shillings per ton. This, as will be observed, covers an extreme variation of about 1 shilling, or say, 25 cents per cubic foot. If the merchandise in question is of low value or is exceedingly bulky this variation in freight rate may considerably affect the delivered cost of the goods, but if the merchandise is of average volume and of fair value it does not usually amount to prohibitive cost. For example, a considerable amount of jewelry can be packed into 1 cubic foot, and the difference in the cost of freight per watch or per watch chain at rates of 12 shillings and 50 shillings will be insignificant, while possibly four pairs of shoes would not occupy more than 1 cubic foot, and the variation in the cost of freight per pair at the rates just referred to would perhaps mean a difference in cost of 5 or 6 cents only.

While ocean freight rates are charged on the basis of the ton as above described, steamships will not take small quantities of freight at a pro rata charge. All companies have what they call a minimum bill of lading—that is to say, a minimum charge, below which they will not issue a bill of lading. Perhaps the average charge for such minimum bill of lading is a guinea, or say, \$5. Some steamship companies issue a minimum bill of lading at less, while others will not issue such a bill under \$10. This means that if a small quantity of freight is shipped, for example, a single case measuring 3 or 4 cubic feet, and a bill of lading is required for it, the freight cost for the single case in question will be as much as the total charge would have been had 40, 50 or 60 cubic feet been shipped, dependent upon the practice of the steamship company in question in regard to minimum bills of lading. A good many but not all steamship companies also issue what they call parcels receipts. These may perhaps be described as a sort of dwarf bills of lading. They are intended to provide facilities for shipping small quantities of goods at lower cost than allowed under regular bills of lading, but their application is

somewhat restricted. Steamship companies in issuing parcels receipts usually limit them both as to volume or weight and as to value of the goods for which the company assumes responsibility. For example, lines running from New York to Australia will issue parcels receipts for small shipments at the rate of 25 cents per cubic foot, with a minimum charge of \$1.25, but the value of such a shipment must not exceed \$20. In the case of steamship lines plying between New York and British ports limits of shipments under parcels receipts run from 5 to 10 cubic feet, or 50 pounds in weight, and the merchandise must not be valued at to exceed \$10 or \$25, dependent upon the particular line in question. It should be noted also that parcels receipts are not issued, at least as a rule, covering shipments to other than direct ports of call by the steamship in question—that is, no transshipment is possible for goods thus forwarded. These are the chief if not the only distinctions between a parcels receipt and a bill of lading. The former is a negotiable document, exactly as is the latter, and may also be drawn “to order,” in which case the goods remain the property of the shippers or of the holder of the receipt when properly indorsed by the shipper. It should be carefully noted, however, that when a bill of lading or a parcels receipt is made out directly in the name of the consignee, then the ownership of the goods immediately passes from the shipper to such consignee. It is comparatively rarely, however, the case that shippers take out bills of lading in such fashion. The practice, whenever it is not expressly prohibited for one cause or another, is to secure bills of lading or parcels receipts for delivery “to order.”

Ocean freight rates are usually quoted to include what is called “primage,” a term that sometimes puzzles the beginner in export business. “Primage” was originally a sort of a gratuity that was paid by the shipper to the captain or sailors of the ship for giving special attention to his goods in loading and unloading. Of course this feature was long since done away with, and ship owners or their agents now receive the primage, which in most cases virtually amounts to so much additional freight charge, although it is understood that primage sometimes represents the profit of the ship’s agent. Some steamship lines will quote net freight rates, but most of them demand primage, their quotations reading, for the sake of illustration, “20 shillings per ton, weight or measurement, at ship’s option, plus 5 per cent. primage,” or

"25 shillings per ton, plus 10 per cent. primeage." The 5 or 10 per cent. in question is of course figured on the freight—that is to say, if 5 tons are shipped at the rate of 20 shillings per ton, and the primeage is 5 per cent., the total freight charge will be 110 shillings, i. e., £5 10s.

Manufacturers should never neglect to effect marine insurance on all goods destined for foreign shipment, yet many beginners in export business do neglect such insurance, probably because they are not accustomed to insure their goods for domestic rail shipment. There is, however, a vital difference between the two, which is sometimes brought home to the unwary shipper of goods to foreign markets when he is confronted with a charge for "general average." This term covers a loss which may be purposely incurred by an ocean steamship for the sake of avoiding a more serious loss or damage; as, for example, when it is necessary to lighten a ship on account of a disaster of some sort, and a certain amount of cargo is thrown overboard. In such cases the loss arising, which is regarded as having been incurred for the benefit of all owners of goods on board, is called "general average," and is assessed against the shippers or owners of all merchandise included in the cargo of the ship. If such merchandise is properly protected by insurance the loss falls upon the insurance company; but if insurance has been neglected the shippers or owners of the goods are obliged to pay the assessment of "general average" before the merchandise in question will be surrendered by the steamship company. Marine insurance is by no means expensive, and an insurance policy or certificate is an essential document if a draft is to be negotiated with foreign bankers. Charges for marine insurance range all the way from one-quarter of 1 per cent. upward, depending upon the class or rating of the steamship in which the goods are transported, the port of destination and the form of insurance desired. Apart from the usual policy of marine insurance many special conditions can be covered, but only after distinct agreement and at special rate of premium. For instance, goods may be insured against theft, and liquids may sometimes be insured against leakage, at least in excessive degree or above a certain percentage of their total value. It is possible to insure machinery against breakage in transit in some cases and for certain premiums. Policies can be obtained covering through shipment from manufacturer's plant to warehouse of foreign consignee, including fire

risk while on dock awaiting shipment, and there are numerous other variations which it is possible to arrange with different insurance companies or brokers covering risks on goods destined for foreign countries. In effecting marine insurance it should be noted that goods are not insured simply for their actual value or for amounts equivalent to their invoice charges. The custom is to insure such goods at 10, 15 or sometimes 20 per cent. over invoice value, the reason therefor being that it is understood and acknowledged by all concerned that by the time goods arrive at port of destination they will be worth at least such an increase over invoice charges to their foreign consignees, either because of advanced cost on account of ocean freights, etc., or because of loss that would be incurred on the part of the consignee in case damaged, because of the length of time necessary before fresh supplies of goods could be received, and consequent loss of business resulting.

Ordinary policies of marine insurance do not cover claims for damages, or what is called "particular average," under certain conditions. Thus, a policy may read, "Free of particular average under 5 per cent. unless the vessel be burned, stranded, sunk or in collision." Policies issued subject to this clause entertain no claim for loss or damage amounting to less than 5 per cent. of the amount of marine insurance, unless such loss or damage has resulted specifically from the accidents described. This form of insurance (commonly called f. p. a.) is usually regarded as sufficient for ordinary purposes, but it is altogether possible, if so desired, to insure goods "with average" (w. a.). In the latter case special premiums are necessary. Most large shippers of export goods arrange with such insurance companies as they prefer what is known as an "open policy." In this policy are usually written all conditions that are likely to arise in the foreign shipments of the house in question, including the rates of insurance under all conditions which it may be desired to take advantage of, rates to the several parts of the world to which shipments are likely to be made, etc. When such an open policy is secured it is only necessary to advise the insurance company when making shipment that such-and-such goods have been despatched on such-and-such a date by a certain steamer for a certain destination, for which insurance amounting to so many dollars is required. The insurance company then covers the risk, returning certificate of insurance to the shippers.

As a rule, it will be found that it is much easier on the part of the foreign consignee to collect damages locally from insurance companies, and that the operation is much more quickly performed and with far less red tape abroad than it is in New York. For this reason, among others affecting insurance, it is always a good plan to choose a company which has a local agent or representative at the port of destination through whom claims may be immediately preferred, and whose name and address will appear in the certificate of insurance for the information of consignees.

In intimate connection with the question of ocean freight charges and marine insurance comes the question of estimating c. i. f. prices. As has frequently been observed in these papers, it is very desirable when possible to quote such prices to foreign inquirers for American goods. As is well understood, the term "c. i. f." means cost, insurance and freight, and is intended to cover a quotation of the price of the goods landed, or at least on board ship, at port of destination. It is needless to call attention to the obvious preference which a foreign buyer will give such quotation. He then knows precisely what the goods will cost him, and it is not necessary for him to guess at what the ocean freight charge will be, or, for that matter, what extras are likely to be tacked on to the manufacturer's invoice for inland freight or cartage, or what not. However, it goes without saying that in making such quotations the manufacturer or shipper assumes the responsibility of paying the charges in question and the freight, and runs the risk of such charges amounting to more than his original estimate, and it should be carefully observed that in such ports as impose landing charges of one sort or another—that is, where there are expenses for lightering from the ship to the shore, or for quay dues, or something of that sort—c. i. f. quotations do not or should not include such charges. The shipper making the c. i. f. price has, as a rule, no facilities whatsoever for estimating these other charges, and it is usually well to make c. i. f. quotations to read "on board ship, such-and-such a harbor," in order to guard against any claim that prices quoted included, or were assumed to include, such supplementary costs. Similarly, it is well to note here that c. i. f. prices do not include the cost of foreign import duties, and that as a rule manufacturers should studiously avoid compromising themselves by making delivered prices to include the payment of duties abroad. The object in making c. i. f. quotations is to advise the foreign

customer as to the cost of items about which he is not in a position to judge intelligently; but he is in a better position to judge of the cost of landing charges and the rate of duty which will be levied by his own government than is the shipper of the goods. It is obvious that in the very complex tariffs of all countries it may be that the best judgment of the shipper as to the clause in the foreign tariff under which his goods will fall is radically wrong in the opinion of the local custom house authorities, and for one reason or another the latter may assess an entirely different duty than that on which the shipper calculated. Certain countries are notorious for the surprises which they spring on consignee and shipper alike in such respects, and in any event the payment of foreign duties by the shipper is no part of the shipper's business unless he is consigning his goods to his own establishment abroad.

The estimating of c. i. f. prices is one of the simplest things in the world, although it is one that is seldom understood by the occasional shipper of export goods. For the sake of illustration let us suppose a purely imaginary shipment. Suppose that a manufacturer is shipping 200 dozen of "what not," at \$5 per dozen, the shipment weighing 3,000 pounds and measuring 80 cubic feet. The price is \$5 net per dozen, delivered f. o. b. cars at factory. The manufacturer will then estimate the c. i. f. price, which he will make to his foreign customer as follows:

Cost, 200 dozen, at \$5.....	\$1,000.00
Freight to New York at the rate of 65 cents per 100 lbs.....	19.50
Cartage in New York from railway to steamer at the rate of, say, 20 cents per 100 lbs.....	6.00
Ocean freight (80 feet equals 2 tons), at 20 shillings, plus 5 per cent.....	10.25
Insurance on \$1,200 at one-half of 1 per cent.....	6.00
Total.....	\$1,041.75

This divided by 200 dozen gives the price c. i. f. port of destination, \$5.21 per dozen. To this must, of course, be added any fees for consular invoices or other sundries or extras which may be incurred in some cases. It will be very much more to the satisfaction of the usual foreign customer to have a quotation of \$5.21 per dozen, c. i. f., than a quotation of \$5 per dozen at factory, and as a matter of fact the manufacturer will probably

find that it is just as easy to get foreign orders on the basis of \$5.25 per dozen c. i. f. as it is at \$5 f. o. b. factory. He will thus make a profit of 4 cents per dozen on the transaction, which may go toward clerical work necessary, or be regarded as a margin to provide against unexpected contingencies.

But the position of the manufacturer is still better improved as a seller if he will quote his c. i. f. prices in foreign currencies. This does not mean that it is desirable to quote each separate foreign country in the local currency of that country, but while American gold dollars are standard all through Central and South America, yet in most parts of the world it will be found that a quotation in English pounds, shillings and pence will be much more generally appreciated and understood. It is not necessary to quote India, for example, in rupees, or Turkey in piasters, for £ s. d. is perfectly well understood in these countries, as in most others the world over, owing to the financial dependence placed by all bankers on their London relations. The price of \$5.21 per dozen above arrived at is readily converted into shillings thus: At the rate of \$4.80 to £1 sterling, 1 penny is exactly equal to 2 cents. Therefore, \$5.21 will be equivalent to 260½ pence, or 21 shillings 8½ pence. As this is an uneven and unusual quotation in British currency, the quotation should actually be made 21 shillings 9 pence, this again involving a margin of safety or additional profit of 1 cent per dozen to the manufacturer, which may perhaps be still further increased to provide for a larger profit still, perhaps quoting 22 shillings, in expectation of the superior satisfaction which the foreign customer will have with such a c. i. f. quotation. The rate of \$4.80 to £1 will itself allow a profit of perhaps 1 per cent. if the sale is subject to a sight draft on London, and exchange for sight bills on but few more distant cities runs as low as \$4.80. The rate of exchange, however, should be understandingly arranged as depending on the time at which the draft is to be drawn—that is, whether at sight, thirty, sixty or ninety days sight—and as to the rate likely to prevail when shipment will be made, not only on London, if it is a case of shipment to that city, but on other points for which quite another exchange may be demanded. If the conversion is to be made at other rates than \$4.80, then, of course, recourse can be had to conversion tables.

As a rule, quotations in American gold dollars and in British sterling are all that are necessary for any part of the world. If

it is desired to supplement them with quotations in any other currencies only two such other currencies should be considered—that is, francs and marks. A quotation in francs will be perfectly good not only in France or Belgium or Switzerland, but also in Spain, Italy, North Africa, Greece, etc. Francs 5.20 to the dollar is the usual rate at which ordinary conversion is made, and the process simply involves multiplying the price in dollars—for example, \$5.21, as above, by 5.20. In the instance in question the result would be francs 27.09. This again is an uneven and unusual quotation in French (decimal) currency, and should be made to read Fr. 27.10 or Fr. 27.25. In the case of quotations to Germany, it may sometimes be desirable to quote in marks, but francs and sterling, together with gold dollar prices, will practically cover all the requirements of any manufacturer in this direction, and should be entirely satisfactory to any foreign customer. In no case should quotations be attempted in the local currencies of countries that have no stable gold standard.

In the example above quoted, namely, the shipment of 3,000 pounds measuring 80 cubic feet, the ocean freight was estimated on the basis of 20 shillings plus 5 per cent. primage per ton of 40 cubic feet. If the rate should be as much as 40 shillings, or double that in the illustration, it will be found that the resulting price per dozen c. i. f. is only increased by 5 cents per dozen, a variation of only 1 per cent. in the cost. It therefore follows that in goods of fairly respectable value in comparison with their volume or weight, the effect of varying freight rates on resulting c. i. f. prices is not so vital as might at first thought be imagined.

It only remains to add that practically all manufacturers have certain standard packages of known size in which certain quantities of goods or of a specific article are most conveniently or economically packed. Knowing the size and weight of such packages it would seem a simple enough matter to estimate any ordinary c. i. f. quotations, at least in a general sort of way, for the better satisfaction of one's foreign customers. However, in making any c. i. f. quotations whatever, manufacturers should always protect themselves by providing that such quotations apply only in case goods are ordered in sufficient quantity to make a minimum steamship bill of lading, as above explained. Estimates for small shipments involve special calculations.

CHAPTER X

FINANCING EXPORT SHIPMENTS

PERHAPS the problem that most puzzles the beginner in export business is the question of how he will obtain payment for goods shipped to foreign countries. It is easy, of course, for a manufacturer to demand that his foreign customers remit cash in full with each order, but most manufacturers, even those who make this their practice, fully realize what a handicap such a demand is to the development of foreign trade relations. That handicap requires no demonstration, but the question of how to transact foreign business safely in any other fashion is a conundrum to many manufacturers who have not given very much thought and study to export relations.

At the very outset of a consideration of this matter it should be carefully noted that in no case should credit or any facilities for payment be extended to foreign buyers who are totally unknown, or who have not been very thoroughly investigated, but even in the case of unknown correspondents and possible buyers it is not necessary to make a bald demand that cash be remitted in full with the order. The same result may be obtained in a more diplomatic manner by providing that if an order is sent a confirmed banker's credit be opened in New York at the same time against which the manufacturer can draw with bill of lading when making shipment.

The advantage of stipulating a banker's credit instead of the flat remittance of cash lies in the fact that in the former case the foreign customer is protected as well as the manufacturer, while in the latter case he is entirely at the mercy of the manufacturer, about whom he probably knows just as little as the manufacturer knows about him. In making terms with new and unknown customers it is sometimes well to emphasize this fact—that such a banker's credit is a mutual protection to the two unknown parties. The foreign buyer is protected because his money is in the hands of a responsible banking house that will

not pay it out except upon due proof of actual shipment of the goods. The manufacturer is protected because he knows that the money is waiting for him in the hands of responsible parties, and will be paid as soon as the goods are actually shipped. This distinction is far more important than manufacturers sometimes realize, but they ought to take a broad view of the situation, realizing that their importance here at home may be quite unknown to their foreign customers.

Some manufacturers are willing to execute orders even from unknown foreign buyers without requiring remittance for the full amount of the order, believing that if a portion, say from one-quarter to three-quarters, of the value of the shipment is remitted in cash it is safe enough to collect the balance by draft direct upon the customer attached to bill of lading. It is not always possible, however, to arrange for similar part payments in advance through bankers' credits, since bankers usually require the surrender of the bill of lading upon making the payment which they have been authorized to make. In general the requirement of the confirmed banker's credit is preferable to the demand for direct remittance of funds, and foreign buyers can easily arrange such bankers' credits in New York through their local banks even if the latter have no direct relations with New York bankers. A "confirmed" banker's credit should always be stipulated, this term meaning that the New York banker will be instructed upon receipt of the credit in question to advise the American manufacturer that such a credit has been opened, and that he is prepared to pay the manufacturer not to exceed such and such a sum of money upon presentation of invoice accompanied by bill of lading, etc. Even when instructions to the banks to confirm the credit have been neglected the manufacturer may ask the bankers named if they have such a credit, and the latter will usually be willing to say whether it is in their possession. In collecting under such a credit New York houses take their documents to the bank in person and receive their cash. Out of town houses usually draw at sight upon the bank, accompanying their draft with the necessary documents.

A variation of transactions under bankers' credits is that in which such credits are opened by foreign houses with London or, sometimes, Paris banks, instead of with New York banks. These credits are equally as reliable and satisfactory to Amer-

ican manufacturers provided they are in the hands of well known banking houses. The manufacturers' own bankers will usually be able to advise whether or not the London or Paris banks involved are responsible. Such European credits are frequently more economical to the foreign buyer, since they avoid the payment of one banker's commission and the loss of exchange resulting from two conversions. Transactions under a London or Paris credit virtually resolve themselves down to ordinary documentary draft business, a subject which we shall shortly take up. They have this distinction from drafts drawn direct on foreign customers: the drawees are known and responsible, instead of being unknown or doubtful.

The distinction between a banker's credit and a letter of credit hardly deserves consideration here, but it should be pointed out that what are sometimes called letters of credit that are remitted by buyers in China and Japan are not properly so called. It is a frequent and perhaps the usual rule that buyers in the countries named remit with their orders a document frequently called a letter of credit, which is really nothing more than an authorization by a bank in China or Japan to its New York agents to purchase the documentary drafts of the shippers up to such and such an amount when drawn under certain conditions and within a certain length of time. This is not a proper letter of credit, for no credit has actually been opened by the buyer, nor is the responsibility of the maker of the draft terminated with the receipt of money paid by a banker under such an authority. This document virtually amounts to nothing more than an advice to the New York bank from its China or Japan correspondents that the drawee is regarded as good for the amount, and as likely to honor such drafts. This is vitally different from a proper letter of credit, which involves no recourse upon the maker of a draft after it has been negotiated. However, New York bankers sometimes decline to negotiate drafts on China and Japan unless such a document as that described has been received from their banking correspondents in those countries.

Probably 75 per cent. of the foreign business of the United States is transacted subject to terms of draft attached to shipping documents drawn either direct upon the foreign consignee or against foreign banking credits that have been established by the consignee. This large percentage is due to the fact that so

large a proportion of our foreign commerce is transacted by exporters familiar with this method of doing business. The comparatively small amount of business otherwise transacted includes business with foreign customers who are unknown, business of shippers who are not familiar with this method of collecting, and business done on open account. In another article of this series the question of doing foreign business on open account terms will be discussed. For the present the method called "draft attached to shipping documents" should be carefully studied, for it ought to be more freely made use of by manufacturers in dealings with foreign houses of whose reputation they are assured; but once more let it be noted that it is a very unsafe proceeding to attempt transactions on these terms with any but those foreign houses who have been thoroughly investigated and found to be responsible and of high character, bearing the reputation of promptly honoring such drafts.

One advantage in doing foreign business under draft drawn against foreign consignees is that it is possible for the shippers to obtain prompt cash for the full value of their shipments through the negotiation of their documents with foreign exchange bankers in New York. Another advantage is the facility afforded to the foreign customers in avoiding the necessity and cost of remitting cash or opening bankers' credits in New York, and sometimes the credit term which is offered through such drafts. Practically all such documentary drafts are passed through New York bankers who either cash them or forward them for collection, as may be preferred. Sometimes such documents are sent direct to local banking houses abroad for collection, but economies effected in this fashion are very small, if any, especially in comparison with the facility open to most shippers of obtaining cash in New York in exchange for their shipping documents. Some manufacturers have a mistaken idea that in negotiating such documents their credit is affected. This probably arises from the fact that if they attempt to negotiate their foreign drafts with their local bankers, the latter are quite certain to charge up advances on such documents against the manufacturers' loans and discounts with the bank. Apart from this there is another objection to passing such documents through local interior banks, and that is the additional expense usually involved. When a foreign bill is entrusted to an interior bank it is forwarded by that bank to its regular New York correspond-

ents. The latter frequently have no facilities for foreign exchange business, and accordingly it must be sent by them into the "street" to be disposed of to a regular foreign exchange house. This process then may involve two extra bank commissions, that of the interior bank and that of its New York correspondents. But in New York the negotiation of foreign bills of exchange is a very large as well as a regular business, and it ought to be possible for any manufacturer in any part of the country who is well rated in the books of the two largest commercial reporting agencies to negotiate all of his foreign drafts with foreign exchange bankers in New York if he has a suitable representative here for so doing. Bankers in cashing documentary drafts comparatively seldom take into consideration the responsibility of the drawee. In the case of drafts for very large amounts, or those covering shipments of certain commodities, or in a few special cases, banks may inquire about the standing of the foreign consignee, but in ninety cases out of every hundred the banker has never heard of the foreign house in question, knows little and cares less about it. He advances cash to the maker of the draft on the responsibility of the maker alone, plus the security afforded by the negotiable bill of lading which is attached to the draft and indorsed over to him, giving him the possession of the goods until it is remitted to other hands, and the indorsed insurance certificate which guards against loss in case of disaster. Because of the great volume of this business, and because of the comparatively limited responsibility that actually attaches to the maker of the draft, the latter's credit is in no wise affected by offering these foreign drafts in the market. The proceeding is absolutely different from that of marketing promissory notes. It must be understood, however, that when a manufacturer receives cash in return for his documentary draft upon a foreign customer, his responsibility is not thereby terminated. The maker must follow the bill until its maturity and due collection. If it is not duly met by drawee then the maker must refund to the New York bankers the amount of money which he originally received on it, plus expenses incurred. While this rule is not always stated even verbally in the case of each transaction, yet it is none the less recognized and invariable.

The process of cashing foreign drafts is frequently referred to as "sale" or "discount." Neither is a proper term to use in such connection. The transaction is not a sale, nor does it in-

volve discount if the draft has been drawn in a foreign currency at a rate of exchange quoted by the purchasing bank as the ruling equivalent of dollars. If the amount of the invoice is, for example, \$500, and upon inquiry of a foreign exchange banker it is learned that he is willing to give a rate of \$4.84 for an equivalent amount in sterling, the amount of \$500 is converted at this rate into £103 6s. 2d. Upon negotiating the draft drawn in this value with the foreign exchange banker in question, the maker of the draft will receive cash for exactly \$500. The rate of exchange which has been quoted, namely \$4.84, covers the interest, bankers' commissions, postage, etc., and the shipper gets full value for his invoice while the drawee has only to pay the sum specified in pounds, shillings and pence. This process of cashing or selling, or discounting foreign drafts, whatever phrase may be used, is similar to the hypothecation of securities. The maker of the draft who receives an advance of cash on the documents in question cannot regard the transaction as finally closed until the draft has finally been liquidated, hence it is not usually advisable to grant cash discounts on transactions that are to be covered by draft on the foreign customer. The shipper of the goods runs the risk of the draft being promptly honored, and if dishonored he must return the cash which has been advanced. He ought, therefore, to retain the discount usually allowed for actual cash payment to offset the element of risk involved.

In handing drafts and negotiable bills of lading to bankers a good deal of responsibility is of course transferred, but any house engaged in this business may under ordinary circumstances be regarded as amply responsible for such transactions. Similarly, if specific and explicit written instructions have been given to the banker as to the handling of the documents entrusted to his charge he may be held responsible if the bill of lading is surrendered and possession of the goods thus given to the consignees on any other terms than those named by the shipper.

The usual progress of a foreign draft accompanied by shipping documents is the following: When these documents reach the hands of New York foreign exchange bankers they are forwarded to such bankers' correspondents in Europe, usually in London, which is still and will continue at least for many years, to be the banking headquarters of the world. Thence the documents proceed to the local banking correspondents of the London bankers at the place of destination. These local bankers

present the draft to the consignee. If the draft is satisfied the bill of lading and other papers that have accompanied the draft are turned over to the consignee and the transaction is closed by reporting collection of proceeds back to the London banker and the necessary debits and credits, charges etc., are executed between the three bankers involved.

The documents required by bankers include: duplicate drafts, or bills of exchange as they are frequently called; duplicate invoices; duplicate bills of lading drawn to order and indorsed by the shippers, and an indorsed insurance certificate. Duplicates are required in order to minimize risk of loss of papers in the mails. In theory, bankers forward one complete set of documents by one mail and supplement that dispatch with duplicate documents by the next succeeding mail or by another steamer or route. Such valuable and negotiable papers ought always to be registered when sent by mail, a consideration to which a good many manufacturers seldom give due attention. Foreign invoices, bills of lading and insurance certificates have already been explained in previous papers in this series.

Foreign drafts or bills of exchange should be drawn in duplicate or what is known as First and Second of Exchange. While almost any ordinary form of draft will answer the purpose of foreign as of domestic business, yet the special forms usually employed for foreign drafts ought always to be used, if for no other reason because of the bad effect upon the drawee of the presentation of purely local or domestic forms of drafts, creating the impression that the manufacturer is unfamiliar with export business, perhaps has very few foreign relations and may not, therefore, be a satisfactory supplier.

Foreign drafts ought not to be drawn in dollars and cents except for Central and South American countries or for the Far East when so-called letters of credit specify dollars. Drafts covering transactions with other parts of the world should be drawn in sterling or in such other currencies as may be advisable or as may have been agreed upon. The object in doing this is to avoid losses from bankers' charges for collection. If a draft is drawn in dollars it must be converted into sterling upon transmission to London and into local currencies upon presentation to foreign consignees for payment. In remitting proceeds back to the United States, such proceeds in a foreign currency must be reconverted into sterling and then into dollars.

Certain losses in exchange ensue, to which must be added bankers' commission for collecting and incidentals such as postage, government stamps, etc. These charges the foreign consignee will invariably insist shall be paid by the shipper if prices have been named and accepted in dollars and cents, unless specific arrangements have been mutually settled to other effect. It will not do for the manufacturer to ship goods on a quotation of dollars and cents and draw a draft for the value involved in pounds, shillings and pence, for example, unless it has been fully understood by his foreign customer that this course will be pursued, otherwise there is sure to be resulting complaint and claim because of dissatisfaction with the rate of exchange employed. When quoting prices in dollars and arranging to make draft upon the customer to cover values of goods shipped it should always be provided that the prices quoted in dollars will be converted into sterling, francs or marks at the day's rate of exchange ruling in the New York market when shipment is made. This should always be mutually and clearly understood.

Rates of foreign exchange fluctuate daily and the subject is too broad and general for thorough discussion here. In converting dollars into sterling or any other currency shippers should consult authorities as to the rates their bills will command in the market and make the conversion of the amount in dollars into foreign currency at the current rates thus advised, which will be modified by the market on which the bill is drawn and by the date at which it will mature; that is to say, whether it is a bill on London or a bill on Constantinople, a demand bill or a 30-day, 60-day or 90-day bill. But it should be noted that while rates of exchange on certain parts of the world vary according to distance beyond London, yet drafts drawn on South African or Australian merchants are regarded as demand bills on London when they bear, as they always do, and as Australian merchants understand they will, what is known as the "Colonial clause." This usually reads, "Payable with exchange and Colonial stamps added, at the current rate in London for negotiating bills on the Colonies." Such bills are much sought after in the New York market because bankers make large profits in handling them.

It is not customary to write foreign bills of exchange "Pay to the order of Messrs. So and So," but they are usually made to read "Pay to the order of Ourselves." The draft is then in-

dorsed by the makers and thus becomes a document to be freely negotiated. When such drafts are handed to New York bankers the indorsement is usually in blank, although the name of the banker may be inserted if so desired.

Foreign drafts may be drawn payable at sight or at 30 days, 60 days, 90 days or any other period after sight or sometimes after date. It is not customary in foreign business to make drafts to read payable at such and such a time after date, and, as exchange rates are invariably calculated on sight bills or bills at certain periods after sight, the difference in exchange between such rates and those that would be calculated on an after date bill is usually so small (say 10 days' time) that no account is taken of it and virtually the same price is paid for one bill as for another. Moreover, in time drafts it is much more satisfactory for bankers and for consignees at point of destination to calculate due date after sight than after date. A sight draft is usually regarded as a bill that must be paid promptly upon presentation. This is not always literally the fact. In some markets of the world it is the banking custom to hold such sight bills until the arrival of the steamer carrying the goods. This is something in which the maker of the draft has little interest, for the conversion which has been advised by the foreign exchange bank will have covered the necessary loss of time, etc., as usually calculated, or sometimes the consignees cover the additional interest. Bills of lading attached to sight drafts are delivered against payment of such drafts only, but time drafts can be drawn either "D. P." or "D. A."—these expressions translating into "documents for payment" and "documents for acceptance."

Instructions should always be given to bankers when negotiating drafts as to the conditions under which the documents are to be surrendered to consignee, but these instructions should not appear on the draft itself.

The object of drawing bills at a certain period after sight may be either to allow the consignee a sufficient time to insure the arrival of the goods or to grant him a certain term before payment is required. In the case of a "D. P." bill the consignee can only take possession of the bill of lading upon payment of the draft. A 60-day bill "D. P." must be paid 60 days after sight, but may be paid previous thereto if the consignee so desires or if the goods have arrived and the documents are required to withdraw them from the custom house. If the bill is "D. A." (documents

for acceptance), it is presented immediately upon receipt to the drawee and upon his accepting it, that is signing or indorsing it, the accompanying bills of lading and other papers are at once delivered, the draft becoming the consignee's promissory note to pay the amount involved at the time specified, for example, 30, 60 or 90 days after the date of sight or the presentation by the banker.

While it is usually easy for a manufacturer who enjoys a satisfactory rating by the commercial agencies to cash his foreign bills of exchange when accompanied by suitable shipping documents, if drawn at sight or even at 30, 60 or 90 days sight, documents for payment, yet some difficulty is sometimes encountered in selling 30, 60 or 90 day bills, documents for acceptance, although professional exporters, who have large foreign relations and are constant factors in the exchange markets, execute such operations every day. In some instances bills at 120 days sight or even at six months are sometimes cashed, but in this country four months is the extreme limit at which most bankers are willing to negotiate foreign documentary drafts. Drafts drawn at greater sight are usually accepted only to be forwarded for collection. It is also frequently possible to cash "clean" drafts on foreign customers, that is to say, drafts that go forward alone and not accompanied by any documents whatsoever, but this is virtually a loan transaction between the banker and the maker of such bill.

In case a draft is not honored upon presentation either for payment or for acceptance, the foreign banker holding the papers usually cables a statement of the fact either directly to the New York bankers who transmitted the documents or the London correspondents through whom they were received. The American shipper is notified in due course and a demand is made on him that the cash advanced on these papers be immediately refunded, plus bank charges for protest, cable expenses, etc. These charges as well as the refund of the cash advanced are not to be avoided. They are an obligation implied if not actually specified in selling the draft in the first instance. When a draft is protested the shipper must instruct the bankers in whose hands the documents are, through the New York bankers who originally transmitted them, as to the disposition he wishes made of the documents, and as to what is to be done with the goods. The foreign bank will invariably have taken steps to protect the goods in its

possession by providing safe storage for them on account of the mutual interests involved. The shipper may instruct the goods to be returned to the United States, shipped to another foreign customer or agent, or request that another presentation of the draft be made, meanwhile cabling the customer an urgent request to honor the bill. In some cases still other proceedings can be taken or authorized, such as placing the account in a local attorney's hands for prosecution. Some foreign bankers decline to recommend foreign attorneys for the prosecution of such or of any claims, but in many instances bankers are very glad to do everything in their power to protect the interests of the shippers.

Ordering goods returned to the United States after protest of a draft is often unsatisfactory on account of local charges that have to be paid before reshipment and the frequently extravagant return freight rates, which sometimes bear no relation to outward rates; but if it is a case of disposing of the goods to other parties than the original consignee, then it will often be found quite as economical to have them returned to the United States as to attempt to sell them locally at auction. It is a well-known fact that in some parts of the world irresponsible individuals solicit shipments on the basis of sight draft attached to bill of lading with no intention of protecting such a draft, but in the hope that after protest the goods will be disposed of locally and can be bought in at one-quarter or one-half of the original invoice price. This is one reason for never shipping goods on such terms to unknown customers.

Proceedings can also be taken in case an accepted draft is protested for non-payment at due date, and in some countries the mere fact of such an acceptance going to protest is regarded by the courts as *prima facie* evidence of bankruptcy, and it is possible inside of twenty-four hours to put the defaulting creditor into bankruptcy on the basis of such a protested acceptance. It sometimes happens that foreign merchants, finding themselves unexpectedly unable to meet drafts or acceptances at due date, notify their creditors by cable to that effect, requesting an extension of time. This can usually be arranged without difficulty by the manufacturer through conference with the New York bankers who transmitted the papers in the first instance, and it is, of course, always understood that in such cases the debtor pays the interest for such extension as he requires.

CHAPTER XI

EXTENSION OF CREDIT TO FOREIGN CUSTOMERS

IN our study of conditions and methods involved in exporting, we have now reached the final stage which, as not infrequently happens, is the most vital and important of all. This is the question of the extension of credit to customers in foreign lands. We hear a great deal of nonsense on this subject. Some of the observations that come to our attention are essentially nonsense; some of them apparently nonsense, because their subject matter is not fully explained in detail. It is unfortunately true that our consular representatives in foreign countries have sometimes assisted in conveying a false impression as to the advisability or necessity of extending credits in foreign relations. We have received advice, too, from very high official quarters as to the necessity of meeting the competition of the Germans in all parts of the world, but particularly in South America. What is the truth about this question? How much stronger inducements do our British and German competitors offer to the trade in South America or in any other part of the world than those which we offer them, and is it necessary for American manufacturers to attempt to compete in the matter of long credit terms?

Our consuls and others who report on the long terms offered by German manufacturers in the export business, expatiating upon terms of six months, eight months and twelve months that are said to be common, seem to overlook—certainly never explain—the conditions on which such terms are granted. In the great majority of cases, credits such as those referred to are granted only against acceptance of a draft. As was explained in the last paper in this series, such acceptances are commonly given to bankers who present the bill of lading and deliver it when the accompanying draft is accepted by the consignee, thereafter hold-

ing that acceptance and collecting at due date. It is true this is not always the case with all credits extended by our European creditors to their foreign customers; but it is practically invariably the case whenever the foreign customer is not personally known to the creditor. Open credits are sometimes extended by European manufacturers and shippers, but not by any means so frequently or indiscriminately as the reports of some critics of American methods would lead one to imagine.

The distinction between a documentary draft and a clean draft should be thoroughly understood by manufacturers, some of whom when first beginning foreign business seem to imagine that the drafts of which they hear so much are simply documents drawn against foreign customers at the conclusion of a credit term of, say, 30 or 60 days, as is also sometimes the custom in our own country. A documentary draft is a draft passed through a bank accompanying a bill of lading and making the delivery of the bill of lading, that is, giving possession of the goods involved, subject to payment or acceptance of the draft. It meets with serious consideration from all concerned. A clean draft, on the other hand, is simply a draft drawn on a customer without documents and is quite a different matter, not often regarded as serious. The experience of most creditors in endeavoring to collect from debtors through clean drafts, drawn when accounts have become or are past due, is probably unsatisfactory in a majority of cases right here at home. The experience of manufacturers attempting to close foreign business accounts in similar fashion is ten times more unsatisfactory. The reason therefor is not far to seek. A documentary draft bears with it *prima facie* evidence that the indebtedness claimed is on the account of merchandise shipped to the amount represented by accompanying invoices and insurance certificate, and the presumption, to say the least, is that the goods in question have been formally ordered by the consignee. When such a draft with its documents is presented by bankers abroad, it is regarded as an ordinary business transaction, probably resulting from due and mutually agreed upon negotiations. If the draft is refused the local bankers holding the documents instinctively question the *bona fides* of the consignee. If the consignee accepts the draft, obtains possession of the goods and ultimately dishonors his acceptance on due date, so doing immediately ruins his credit in banking circles and, in not a few foreign countries, is a vir-

tual confession of bankruptcy. On the other hand, if a clean draft only is drawn, its presentation means little if anything. The banker cannot be familiar with the circumstances involved, and it may readily be represented by the debtor that no such obligation has been incurred, that it is a mistake, that counterclaims exist more than offsetting the indebtedness represented by the draft, or numerous other considerations may entirely offset the indisposition of the drawee to honor such a clean draft. The refusal of a clean draft, then, is a totally different thing from the refusal to accept a documentary draft or the dishonoring of such a draft after acceptance.

The great bulk of export and import business in every market in the world is handled on the basis of draft accompanying documents. It is the reputation of importers in banking circles as to how they treat documentary drafts drawn upon them that, more than anything else, establishes their international credit. Importers of good repute are therefore jealous of their standing with local bankers—but absolutely no stigma attaches to the refusal of a clean draft, either abroad or here at home.

As has already been noted in an earlier article, credit facilities of any sort must never, under any circumstances, be extended to foreign customers except after thorough and satisfactory preliminary investigation. When such investigation has proven one's foreign clients to be responsible and "respectable," as the phrase goes, then facilities of shipment against customer's acceptance may be extended with reasonable assurance of safety. The extension of this system of doing foreign business will conduce very greatly to the satisfaction of foreign merchants in handling American goods and to the consequent enlargement of our foreign trade. The risk involved, provided satisfactory investigations have first been made, is so slight as really to call for no variation in the price of goods; that is to say, the customer who purchases subject to 90 day draft, documents for acceptance, should be entitled to equally as good prices as the customer who buys for cash in New York, excepting only the cash discount which is given the latter and which should not be accorded to the former. He is entitled to these good prices because the facility of "documents for acceptance" should not have been extended until the creditor is thoroughly assured of the unquestionably high standing of the customer. And with customers of this sort it is perfectly possible for the manufacturer of any good

American article to do business satisfactorily and in large volume on the terms just named in competition with any other suppliers of the same customers.

Credit facilities extended by shippers of any nationality are seldom if ever so extraordinary as to influence large importers, i. e., the particularly desirable customers, against what they have been convinced is a good line of goods at attractive prices that can be bought on *fair* credit, which usually means an accepted draft.

It has been brought to the writer's attention that the phrase "open credit" is not always understood in the export business. By open credit is meant precisely the credit which is in most lines of business extended from manufacturer or jobber in the United States to his customers here; that is to say, goods are shipped to the customer and invoice rendered on 30 days, 60 days or 90 days terms. When such term expires, a remittance is expected from the customer; if not received, means are adopted to collect the amounts due. Simple as this proceeding may seem, it is a curious fact that there are export merchants in the city of New York who do not know the meaning of the words "open credit," although they are buying their American supplies on precisely such terms. In their relations with American manufacturers they expect such terms as a matter of course. In their relations with foreign customers they do not even consider the possibility of extending such terms. From which fact manufacturers can draw a lesson. Open credits are not the rule in foreign business and the ordinary manufacturer should not consider the extension of open credit to a foreign customer except under very special and extraordinary circumstances. The present writer is fully aware that some manufacturers will disagree with the position about to be taken, and will state that they have for many years been doing a satisfactory business on open account terms. However, just as one swallow does not make the summer, and just as prompt payment of one invoice by a foreign customer by no means infallibly indicates prompt payment of the second or third invoice by the same customer, so the experience with open credits in foreign markets of one manufacturer in one line of business is not a safe criterion for general export business relations.

There are only two conditions under which export business should ever be done by manufacturers on open credit terms:

First, when the manufacturer is personally and intimately acquainted, not only in a personal way but in a business way through extended business experience with his foreign customers; second, when the manufacturer is permanently represented in the foreign market in question by an agent in whom he has complete confidence, who will watch the account in question and who can be depended upon to handle it wisely and satisfactorily, on the ground. Under no other circumstances whatsoever should the extension of open credits in foreign business ever be considered. The temptation to secure foreign orders sometimes seems to hypnotize American manufacturers into extending extraordinary and unwarranted terms and assuming risks to which even stronger adjectives may be applied. Foreign business is only desirable when it is profitable business. All foreign business should be profitable and can be profitable, if it is handled with a modicum of common sense and intelligence. The extension of indiscriminate open accounts, even when foreign consignees are reported to be rich, responsible and of good character, rarely results to the complete satisfaction of the shipper; certainly in very few cases unless the creditor is in a position to bring to bear upon the debtor the influence of a resident or near-by agent. It must be evident enough to anybody who will give the matter a moment's consideration that the average consignee of foreign goods, be he in England, the United States, Brazil or Australia, when such goods have been delivered to him without the demand for any obligation in return, will, in nine cases out of ten, take his own time about paying for such goods. This is simply human nature as it exists the world around. The fact that the reader would for his part feel a heavy weight on his conscience until he had remitted for such goods, by no means alters the general rule as above stated. Moreover, human nature, while perhaps at bottom much the same in every country, yet has peculiar characteristics in some countries, and characteristics that do not always commend themselves as creditable or even as honorable to the human nature of other countries. Commercial morality, all morality, it is sometimes argued, is largely a question of environment. Practices which would promptly land an individual in the police court in England or the United States may be common or even thought praiseworthy in Turkey. One can go even a step further—in many countries the commercial morality and the trustworthiness of their citizens vary according

to geographical location within the boundaries of these countries. There is all the difference in the world between the character of merchants established in Naples and those in similar lines of business in Genoa; there is a great difference between merchants in Marseilles and merchants in Paris. The Catalans of Barcelona are the most progressive, enterprising business men in Spain; they are said likewise to be the trickiest. Alongside of old established, conservative, rich, thoroughly responsible houses in Holland, there exists a class of professional swindlers who fatten on the ignorance of manufacturers, particularly those in the United States, who are some of them so anxious to get export orders that they do not even first make inquiry about their customers. Some merchants in many lands, even when rich and of high local standing, do not hesitate when once put in possession of goods to advance claims for inferior quality, or for damage, or for late delivery—almost any claim, in fact, that will be likely to induce an allowance in price or reduction in invoiced amount.

Through a misunderstanding of this whole subject of trade customs in regard to export credits and of arrangements possible and desirable for the protection of credits, very serious mistakes are constantly being made by American manufacturers—mistakes that may not only compromise the profitable future of the houses immediately concerned in the foreign markets in question, but to a certain extent make a bad precedent for other American business in such territories. By way of illustration two cases may be mentioned that have come to the writer's attention in the past two months. In one instance a manufacturer of certain sorts of hardware sent a salesman through northern Europe. The salesman, like his principals, was totally ignorant of export business, and seems to have proceeded on the assumption usual to the inexperienced, that there are just as large and just as responsible houses in Europe as there are in the United States, and that such relations are equally as deserving of credit and of the same sort of credit. The salesman accordingly sold his goods on open account terms, "subject to draft at the expiration of ninety days from date of shipment." The salesman was successful, and made a number of very good and apparently responsible connections, but he took no measures whatsoever to insure a continuance of business after he should have returned to the

United States or to insure prompt payments at due dates by the customers that he secured. It would have been easy for this salesman, having started a business and having a number of very good customers, to have arranged with one general agent or with several special agents in special territories to take up the business which he established and seek to extend and develop it, soliciting further orders from customers already made and endeavoring to secure new customers, and at the same time attending to collections or insuring prompt remittance by debtors, settling disputes and compromising or quashing claims. Without such agency connections the American supplier is going to experience a good deal of unpleasantness, if nothing more; remittances will not be promptly made, the clean drafts which he will draw ninety days after shipment has been made will not always be honored by drawees, many letters may have to be exchanged, some complaints will have to be adjusted before his ledger accounts with these customers in Europe are balanced.

The other instance to which reference has been made is that of a manufacturer of quite another sort of specialty. He has undertaken similar business in South America. The representative of this company sent home something like twenty or thirty orders from as many retail merchants in the city of Rio de Janeiro, all of them taken on open account terms. No arrangement was made for local or permanent agency representation. In this case, as in the former, opportunities for business that have been discovered and demonstrated will not receive adequate attention; present customers will be left to re-order or not, as their fancy prompts them; the greatest amount of business possible will not be obtained from the territory; there is no one on the ground with any interest in making new customers, and unpleasantness in collecting accounts is quite sure to ensue.

A very large American manufacturer of collars and cuffs recently complained that he had been unable to collect amounts of invoices from certain customers in Mexico. The customers in question are themselves worth a million or two dollars each. Why prompt remittance was not made for the goods which had been shipped is a question which the present writer certainly is not in a position to solve. Undoubtedly these invoices will be satisfied sooner or later, for the debtors in question are perfectly

responsible and have maintained an excellent reputation in business for a great many years; but in this case, as in many similar ones the world over, customers sold on open account will insist on taking their own time before making remittances, and manufacturers who fondly hope to receive their remittances in 30 days' or 60 days' time, as per understanding when orders were taken, will most surely experience many and unpleasant disappointments. The manufacturer who sells on 60 days may consider himself lucky if he receives some of his payments in six months; the manufacturer who extends 90 days to his customers on open account need expect but few remittances within six months and some not within twelve months.

These things do not always depend upon the character or the good intentions of one's customers. Certain British manufacturers, notably Manchester manufacturers of cotton goods, freely extend six or eight months' open credit terms to some customers in Rio de Janeiro or Buenos Aires. However, they are not at all surprised when remittances fail to materialize upon the agreed-upon date. They require the customer to pay interest for extra time, but they fully appreciate the fact that these same customers, known to be rich and responsible, find in large transactions a very desirable economy in selecting seasons for their remittances. Especially in South America the question of exchange is one that is of serious moment when large sums of money are involved and responsible and desirable customers are permitted by their Manchester creditors virtually to take their own time for payment and to make remittance when quite convenient and when most advantageous to do so. But customers who are thus indulged are millionaire houses, established for many years, personally visiting Europe every year and thoroughly known and understood both personally and commercially by creditors and in banking circles. They have to pay interest, of course, for the accommodation they receive and one may guess that they do not always command the very cheapest possible prices. But the same British manufacturers sell a great many more foreign customers subject to draft attached to bill of lading than on open account. And the same customers whom they indulge with open accounts can easily be induced to buy desirable American goods subject to a 90 days' acceptance in return for bill of lading.

The fundamental rule may thus be laid down—it is an absolute impossibility to handle foreign credits as domestic credits are

handled. National characteristics have to be studied as well as individual characteristics. Japanese merchants are not generally regarded in international trade as the equal in commercial morality of Chinese merchants. Experts in Oriental business do not recommend the extension of any indulgence whatsoever to native Indian houses as distinguished from European houses established in India. In the West Indies and in Central America the Peninsulares, or merchants of Spanish birth or Spanish descent, are sharply differentiated from the Insulares, or merchants of hybrid blood and local origin. But in every instance that has been referred to it is entirely possible for the American manufacturer to do a safe and profitable business, provided ordinary business sagacity is devoted to the question of credits.

In some parts of the world, in Australia for example, the ordinary importer will hardly know what is meant if it is proposed to ship him goods on open account. He is not accustomed to doing business in that way and would very much prefer to have the business closed in the usual way—by an acceptance. In a few foreign territories it is practically necessary for an American manufacturer, or at least for manufacturers in some lines of goods, to give open credits if a direct business is sought to be done with local merchants. In Mexico, in Cuba, in the West Indies, in Central America generally and in the north of South America, the manufacturer who seeks direct business relations with local merchants will practically be forced in many cases to extend open credit. Manufacturers in a great many lines—for example, boots and shoes—will find in Europe that trade customs that have unfortunately grown up demand the extension to local merchants in England and on the Continent of open credit terms. In all these cases, such terms may be extended with satisfactory results—under certain conditions. If the manufacturer has a local agent in Havana or Mexico, an agent in whose ability and judgment he has confidence, and of whose loyalty he is well assured, then open credits in Cuba or in Mexico may safely be entrusted to such an agent's hands. By an agent, in this connection, is meant a sales agent; that is to say, a "drummer." Manufacturers too frequently talk of a jobbing house or a retail merchant as their agent in this, that or the other foreign city; it is not a proper use of the word.

The man who buys one's goods is a *customer*; the man who sells one's goods to one's customers is an *agent*.

The question of doing business through agents or representatives of various sorts has already been discussed in these papers. The advantage of a local sales agent—that is to say, a man representing a manufacturer individually or in combination with several other manufacturers, on a salary basis or on a basis of commission on sales, can do a great deal more for his principal than simply transmit new orders for goods. In the case of the writer's collar-and-cuff friends above referred to, if they had the right sort of a resident agent, in the City of Mexico perhaps, that agent would not only constantly be seeking for fresh orders for collars and cuffs but the manufacturer would, of course, notify him when shipments were made, sending duplicate invoices, and the agent would be expected either to insure prompt remittance by customers or himself to make collections on due date of the amounts involved. It is self-evident that the disposition of Mexican customers toward small or occasional accounts with American manufacturers would be very different in such a case than where the manufacturer must simply rely upon dunning letters through the mail or clean drafts, more likely than not to be refused. Similarly the shoe manufacturer doing business in Europe, if he has competent and reliable agents resident in different countries, or even one general agent covering all of Europe from some central point, will invariably find that such an agent will induce fair treatment by his customers, while if there is no such factory representative in Europe all sorts of advantages will be taken or will be attempted.

However, a great many of the markets which demand open credits from American manufacturers and shippers are not worthy of them nor are they important enough to warrant the establishment of local agencies. This is true in most manufacturers' lines of all the Central American republics, most of the West Indies, as well as Colombia and Venezuela, where similar conditions prevail. For these reasons, while endeavoring to interest local merchants in his goods and to create a demand for them locally it is usually wiser for the manufacturer to require that orders from these territories be transmitted through New York or other American export commission houses, to whom alone the manufacturers will then look for responsibility. In their turn such houses must, of course, usually do business with these customers on open account terms, but their relations with these customers are very intimate and frequently the result of

many years' connection and sometimes of personal and family relationships. Moreover, in almost all cases, a reciprocal export and import business is done, the American houses shipping American manufactured goods to their southern clients, from whom they receive consignments of southern produce. There is no necessity for an American manufacturer to give open credits to houses in the territory now in question; any large or important house in this territory has its New York or other American buying agencies or commission house connections established, and will be or ought to be entirely willing to transmit its orders and effect its payments through such connections. Merchants not willing so to do, or firms professing to have no such connections offering orders to American suppliers to be filled direct on open credit terms, may usually be disregarded with probable ultimate profit.

This series of papers, therefore, finishes very much as it started out—with the injunction that, if foreign trade is to be had at all, measures should be taken to get the most of it possible, and that ordinary care and judgment are all that is necessary in foreign business as in domestic. An order for goods secured from a foreign territory is merely a clue to further business. How to get all possible business safely and profitably? English manufacturers and German manufacturers who have very large business in foreign countries are almost invariably represented by local agents, properly so called. Such agents, naturally, require even more careful selection than do customers. When these manufacturers extend long credit terms or give open credit facilities to customers in far-away lands, it is either on the strength of the proven discretion and good judgment of the factories' foreign representatives or it is because of personal acquaintance with the customers and confidence in them, the outgrowth of perhaps a quarter or half a century's business dealings. Neither Germans nor English give open credits or any indulgence whatever indiscriminately or to unknown parties without thorough preliminary investigation, and shipments "draft attached to bill of lading" outnumber all others ten to one. In a certain way, in spite of American "cash terms," American manufacturers are more liberal and indulgent than are any others—at least, facilities are frequently extended by Americans that would not be considered by their foreign competitors. These facilities are often

granted, it is to be feared, because no due investigation has been made and no serious thought given to the question of ultimate payment. Some American manufacturers in their anxiety to develop foreign business take "a long shot;" sometimes they "win out," more frequently they prove bad losers, and vent their ill temper on export trade in general—a subject on which such careless individuals are little qualified to pronounce. Sporting terms are purposely employed, for the transactions indicated are to be qualified as gambling rather than as legitimate business. No form of speculation is more prejudicial to the fair name of any branch of commerce. The assertion is not too strong that every complaint of dissatisfaction with export business that has ever been made can be traced directly to relations undertaken on some mistaken basis, through ignorance or misapprehension.

FAC-SIMILE DOCUMENTS

The documents and forms of which use is made in export shipping have been described in the preceding chapters. To illustrate in more vivid manner some of the usual models, originals have been prepared covering a purely fictitious transaction, which are reproduced by photographic process in miniature in the following pages.

These reproductions are offered rather as specimens than as models to be imitated, since, obviously, the exigencies of a particular business or of a special transaction frequently require special forms and treatment.

—by order

Made in U.S.A.

Exchange @ \$4.82 - £136-16-2
E. & O. E.
Chicago, U.S.A., Jan. 15, 1909.
A B. C. NOMAN CO.
PER *W.B. Noman* TREASURER

CABLES: NOMAN, CHICAGO.

A.B.C. NOMAN COMPANY
CHICAGO, U.S.A

STATEMENT
No. 1018½

Charges on Invoice No. 1018	
Freight to New York, 2932 lbs. @ \$.75 per 100 Lbs.	\$21.99
Boxing Cases 7 and 8	4.50
Cartage to Steamer	1.50
Ocean Freight prepaid as per B. L.	181.86
Marine Insurance \$965 @ 7/8%	<u>8.45</u>
	\$218.30

Exchange, @ \$4.82 - £46-5-10

Invoice #1018 136-12-2

£183-2-0

E. & O. E.

June 5, 1899.

A B C. NOMAN CO

FOR *W. B. Noman*
TREASURER

Plate II.—Statement, or Bill of Charges.

ON

BARBER & CO., Incorporated.
STEAMSHIP AGENTS,
ROOMS L & M, PRODUCE EXCHANGE,

Received in apparent good order, from
A. B. C. NOMAN CO
New York, Jan. 15th 1909

for shipment by the S. S. Way-Castle to Singapore
at the shipper's risk from fire, flood, or other causes beyond our control, and subject to
the conditions expressed in our steamer form of Bill of Lading, including liberty to sub-
stitute any other steamer.

MARKS AND NUMBERS

DESCRIPTION

Eight (8) Cass Carriage Loads

I B
 126
 B
 Nov. 1-8
 Co. Singapore
 "Made in U.S.A."

Receiving Clerk.

REPORT OF DESTINATION MUST BE MARKED ON EACH PACKAGE.

M. B.	{	Bills of Lading accompanied by sworn Clearances must be presented not later than one day before date of sailing.
		When PARCEL RECEIPT is desired, notice to this effect must be given to Receiving Clerk.

(DOCK RECEIPT.)

(SHIPPING PERMIT.)

BARBER & CO., INC.

Use Barber Line Form of Receipts.

NEW YORK: Jan. 15 - 1907

To the Clerk of S. S. Wray Castle
For Singapore
Receive from A. B. C. Noman Co.
the undermentioned packages subject to the conditions of
Steamers Bills of Lading.

8 Packages Carriage Goods

To be delivered Wednesday - Friday
Alongside Steamer at

SOUTH CENTRAL PIER,
ATLANTIC BASIN, BROOKLYN.

Pro Agents.

ALL RISKS OF FIRE OR FLOOD WHILE GOODS ARE ON THE DOCK TO BE BORNE BY SHIPPERS.

NO FREIGHT RECEIVED AFTER 5 P. M.

NO FREIGHT RECEIVED AFTER 5 P. M.

Plate IV.—Shipping Permit. Dock Receipt.

Printed & Sold by Albert E. Baker

SHIPPER'S MANIFEST—Part of Cargo.

Manifest of Part of Cargo shipped by A. B. C. NOMAN CO. on board the S. S. Wray Castle
whereof is Master (or Conductor,) bound for Singapore New York, Jan'y. 15-1909

MARKS	NUMBERS	PACKAGES AND CONTENTS WITH ARTICLES FULLY DESCRIBED	QUANTITIES Lbs. Gallons, Etc.	No. 1 Value of Domestic Merchandise	No. 2 Value of Foreign Merchandise Based on First	No. 3 Value of Foreign Merchandise Based on Second	No. 4 Value of Foreign Merchandise Based on Third	No. 5 Value of Foreign Merchandise Based on Fourth	TO BE LANDED AT
J B 126 B Co. Singapore	1	Two (2) Two-wheeled Carts	2 only	\$72.00					Singapore
	2	" "	"	72.00					"
	3	" "	"	72.00					"
	4	" Four-wheeled Carriages	1	120.00					"
	5	" "	"	120.00					"
	6	" "	"	120.00					"
	7	Twenty-four (24) Carriage Lamps	24	68.40					"
	8	Three (3) sets Double Trees	3	7.50					"
	"	Neck Yokes	3	7.50					"
	"	Extra Storm Sponges	3	12.00					"
		Package Catalogues		—					
		" Electrotypes		—					
		A. B. C. NOMAN CO.							
		PER 213. Norman							
		TREASURER.							

Plate V.—Custom House Clearance.

Received in apparent good order and credit
Steamship Gray Castle

Received of *Wm. B. C. Noman* for apparent good order and condition from *A. B. C. Noman Co.*

Steamship *Gray Cassin* sailing from **NEW YORK**, and bound for **FAR EASTERN PORTS**, via Suez Canal or otherwise, with liberty to proceed to and stay at any ports or places whatsoever, although in a contrary direction to, or out of, or beyond the usual route, on account of repairs, or for any other reason, and to call at any ports or places, and to discharge or receive cargo, coal or passengers or for any purpose whatsoever, and all such ports, places and callings shall be deemed to be included within the intended voyage or falling shipment by said steamer in and upon the following steamer:

Eight (8) Cases Carriage Loads

being marked and numbered as per margin, shipper's weight, (quantity, quality, contents, weight and value unknown) and to be delivered to like good order and condition from ship to dock (where carrier's responsibility shall cease) as the port of _____ **Singapore** or at such other place as may be agreed upon by the shipper and the carrier.

_____ or to his or their agent, freight for the said goods to be paid by the shipper to New York on delivery of Bills of Lading, in cash without deduction, and not recoverable ship lost or not lost.

Order

[illegible][illegible]

TRANSHIPMENT OF CARGO. Where the ship does not call, or for shipowner's purpose, to be at shipowner's expense, but always subject to conditions required by vessel or railroad companies, the cargo is to remain on board until it can be forwarded as soon as practicable, but shipowners not to be liable for detention, and risk of war damage to cargo, if such war damage occurs while cargo remains on board. Goods to be transhipped at destination are subject to all conditions, stipulations and exceptions expressed in the customary form of Bill of Lading or Freight Note in use at the time of shipment.

ACT OF CONGRESS OF 1851.

...any person or persons shipping Oil of Turp, Unrefined Lime, Indomitable Matches or Gunpowder, in a ship of vessel taking cargo for divers persons on French, without delivering at the rate of sixpence a ton in writing to the pressing the nature or character of such merchandise to the Master, Mate or person in charge of the lading of the vessel, shall forfeit to the United States ONE THOUSAND DOLLARS."

BARBER & CO., INC.,

GENERAL AGENTS,
ROOMS L & M, PRODUCE
NEW YORK.

Nov. 1-8



Singapore

(Notify Messrs. Le Brun,
Blanc & Co., Singapore)

CERTIFICATE OF INSURANCE

This policy shall not be vitiated by any unintentional error in description of voyage or interest, or by deviation of the vessel from the voyage described, provided the same be communicated to the assured as soon as known to the assured, and international premium paid if required.

Including risk of lightage to and from the vessel, each cargo or lighter to be considered as if separately insured.

MARKS AND NUMBERS.

BY THE PRESIDENT AND DIRECTORS OF THE

INSURANCE COMPANY OF NORTH AMERICA
PHILADELPHIA



\$ 960.

No 228198

Chicago to Genoa, that on the 15th January 1909 this Company entered under Policy made for - A. B. & Co. - No. 1000 - for - five hundred and eighty - five m. Eight cases of carriage goods - valued at Sum hereby insured - shipped on board of the - S. S. - via Bay Leaf - at and from - Chicago via New York to Singapore.

It is hereby understood and agreed that in case of loss such loss is payable to the order of - A. B. & Co. - in surrender of this Certificate which shall be taken the place of the Policy, and assigns all the rights of the Original Policy holder for the purpose of collecting any claims for loss or damage as fully as if the property were covered by a special policy direct to the holder thereof and is free from any liability for unpaid premiums.

Warranted that this insurance shall not inure to the benefit of any Carrier

CANCELLED

Secretary

President

INCORPORATED IN U.S.A.

Plate VII.—Certificate of Marine Insurance.

IT IS ESPECIALLY AGREED, that all claims for loss or damage under this Certificate shall be submitted for approval either to Messrs. WENDT & CO., No. 2 Lime Street Square, London, Mr. E. ROSE, Havre, Mr. WALTER BLAESS, Antwerp, Messrs. F. RECK & CO., Bremen, Mr. JULIUS HESS, Hamburg, Mr. CHARLES VINCENTS, Marseilles, Mr. GIUSEPPE MINGOTTI, Genoa, Italy, Messrs. RUNCIMAN & CO., Buenos Aires, Argentina, Mr. E. O. CROCKER, Montevideo, Uruguay, Mr. W. C. PECK, Rio de Janeiro, Brazil, Mr. C. E. DEMARREST, Santos, Brazil, SYDNEY MARINE UNDERWRITERS AND SALVAGE ASSOCIATION, Limited, Sydney, or MARINE UNDERWRITERS ASSOCIATION OF VICTORIA, Limited, Melbourne, to one of whom immediate notice of any casualty must be given. Adjusted claims will be paid in Sterling, by Messrs. BROWN, SHIPLEY & CO., London, at the rate of four dollars and ninety-five cents (\$4.95) in the Pound, or, in its equivalent, by Messrs. MORGAN, HARTJES & CO., Paris, Messrs. Von der BECKE & MARSILY, Antwerp, Messrs. F. RECK & CO., Bremen, Mr. P. W. BURGHARD, Hamburg, Messrs. HOPF & CO., Amsterdam, Mr. GIUSEPPE MINGOTTI, Genoa, Italy, the Local Agencies of THE LONDON & BRAZILIAN BANK, LIMITED, in South America, Messrs. R. W. CAMERON & CO., Sydney, N. S. W., Messrs. SHEWAN TOMES & CO., Hong Kong and Canton, THE YANG-TSZE INSURANCE ASSOCIATION, Limited, Shanghai, China, and their Representatives in Yokohama and Kobe, Japan. Claims are to be adjusted according to the usage at Lloyd's, but subject to the conditions of the policy.

Messrs. WENDT & CO., London, are the Attorneys of the Company, on whom service of process can be made.

Notice. To conform with the Revenue Laws of Great Britain, in order to collect a claim under this Certificate, it must be stamped within Ten day after its receipt in the United Kingdom.

Free of particular average, unless the vessel be stranded, sunk, burned or in collision.

All claims for loss or damage under this certificate to be submitted to.

Exchange for  New York Jan. 15, 1909.

Thirty days after sight of this FIRST
of Exchange Second, unpaid Pay to the Order of
Ourselves
One hundred, eighty-three pounds 7/- sterling
Value received and charge the same to account of
To Messrs. Le Brune, Blanc & Co.
Singapore.
Nov. 10/18.

A. B. C. NOMAN CO.

PER W. B. Noman
TREASURER

Exchange for  New York Jan. 15, 1909.

Thirty days after sight of this SECOND
of Exchange First, unpaid Pay to the Order of
Ourselves
One hundred, eighty-three pounds 7/- sterling
Value received and charge the same to account of
To Messrs. Le Brune, Blanc & Co.
Singapore.
Nov. 10/18.

A. B. C. NOMAN CO

PER W. B. Noman
TREASURER

DRUGS & MEDICINES

A.B.C. NOMAN CO.

CABLES
NOMAN, CHICAGO

Chicago, USA Jan. 15, 1909

FINANCIAL ADVICE.
(ENGLISH.)

Messrs. LeBrune, Blanc & Co.,
Singapore.

Dear Sir,

We beg to advise having drawn on you for
£183-2-0 @ 30 d/s being the value of a shipment made by us per
S. S. Wray Castle to Singapore for account of
Yourselfes We have negotiated our Draft
with Our Bankers, instructing them to pass documents through
Messrs. of London.

The Insurance for £965. we have covered in
The Insurance Company of North America Company of
with any losses made payable in Singapore
Vessel Sailed Jan. 15, 1909.

Commending our Draft to your protection,

We are, Dear Sir,

Yours faithfully,

A.B.C. NOMAN Co.

per.

Invoice No. 1018 Mark.

L	B
126	
B	Co.

 Pkgs. 8 £136-16-2

Charges as per Statement 1018½ 46-5-10

Amount of Draft, - - - - - £ 183-2-0

Know all Men by these Presents, That the undersigned may from time to time, in the future, sell to their bills of exchange drawn on individuals or firms in Great Britain, or on the Continent, against shipments of merchandise to be represented by bills of lading "to order" and endorsed in blank, which bills of lading are to be attached to said bills of exchange as collateral security for said bills.

Therefore, in case of sale to of any bills of exchange as above, the undersigned hereby agrees with and the holders of the bills of exchange for the time being :

1. That if the said bills of exchange are accepted the bills of lading may be given up to the drawees absolutely, or the holders may in the exercise of their discretion, before surrender of the bills of lading, require a banker's guarantee for the due payment of the bills of exchange, or a broker's undertaking to account to them for the proceeds of the goods or other securities ;

Or, if so indicated by a memorandum signed by the undersigned and attached to the bills of exchange when sold, the bills of lading may be given up to the drawees absolutely, when said bills of exchange are accepted, without prejudice to claim upon the undersigned, in the event of the bills of exchange not being paid at maturity ;

Or, if so indicated by a memorandum signed by the undersigned and attached to the bills of exchange when sold, the bills of lading may be held until the bills of exchange are paid.

2. And the undersigned further agrees that in the event of default in acceptance, or payment at maturity, of any of the bills of exchange, or on the drawees' or acceptors' suspension before surrender of the bills of lading then or the holders of the bills of exchange for the time being, are hereby authorized to sell the merchandise covered by the bills of lading at discretion as to time, place and manner, without any demand upon or notice to the undersigned, and for account and sole risk of the undersigned, and to apply the proceeds when received, (after deducting all expenses and commissions, for sale and guarantee) in or towards payment of the bills of exchange.

3. The merchandise shipments will be fully insured either here or abroad and the undersigned hereby agrees in case of loss, that the said insurance shall be held for the benefit of for payment of the bills of exchange. In case the insurance shall at any time before surrender of the bills of lading be considered unsatisfactory to the holders of the bills, they at their discretion are authorized to re-insure the merchandise for account of all concerned, and the undersigned hereby agrees to refund to on application, the cost of said re-insurance.

4. It is hereby understood and agreed that any action taken under this agreement by the holders of the bills of exchange for the time being, or by their agents, shall be for the account and sole risk of the undersigned and shall in no case be construed as prejudicing their claim against the undersigned as drawers of the bills of exchange in case of default of the acceptors or guarantors to pay said bills of exchange at maturity, or of insufficiency of proceeds, and the undersigned hereby undertakes that any claim arising therefrom shall be paid to or their assigns, on demand.

"If the documents, hereby hypothecated, are surrendered against payment of Bills of Exchange before maturity, the allowance of discount to the acceptor is to be at the rate of half per cent. per annum, above the then advertised rate for short deposits of the leading Joint Stock Banks in London."

Dated, New York

.....day of.....190

**Plate XI.—Form of Agreement Sometimes Required by
Some Bankers When Bills of Exchange Are
Negotiated with Them.**

Factura

á bordo de.

(Name of Vessel)

—con destino á

(Port)

por cuenta y riesgo de

(Acoustic and risk of)

y á la consignación de

(Continued)

Marret
(Marka)
Numbrow
(Numbers)

Numero de
Bultos
(Number of
Packages)

DESCRIPTION
(Description)
(Detailed Contents Component Material)

Peas Bruto
Gross Weight
Kilos

Peso Neto
Net Weight
Kilos

Preci

Valor

Declaro que soy el

—de las mercancías relacionadas en la presente factura y

que son ciertos los precios y demás particulares que en ella se consignan,* y que las mercancías contenidas en dicha factura

*If merchandise shipped is from any country other than the United States, remainder of declaration should be cancelled

Declaro que soy el Agente autorizado por Don.

—que ha suscrito la anterior

declaración, para presentar esta factura en la Oficina Consular de Cuba en este plaza, á fin de que sea certificada

O. A. ZAYAS, CONSUL GENERAL DE LA REPUBLICA DE CUBA EN NEW YORK.

CERTIFICO : Que la presenta factura, compuesta de _____ hojas, selladas con el de este Consulado, me

Lo que firmo y sello con el de este Consulado General en New York a _____

Derechos _____

Artículo 24 del Arancel

EXPORTER'S GAZETTEER

A condensed compendium of information regarding the
principal States and Colonies of the Earth, their
foreign trade, and conditions surround-
ing commerce with them.

INTRODUCTORY.

POSTAL RATES TO FOREIGN COUNTRIES.

MAIL matter may now be sent to any part of the world at the rates agreed upon by the Universal Postal Union. These rates are briefly the following:

For letters, 5 cents for the first ounce or fraction of an ounce, and 3 cents for each additional ounce or fraction of an ounce.

For postal cards, 2 cents each for single, and 4 cents each for double cards.

For printed matter of all kinds, 1 cent for each 2 ounces or fraction of 2 ounces.

For commercial papers, 5 cents for the first 10 ounces or less, and 1 cent for each additional 2 ounces or fraction of 2 ounces.

For samples, 2 cents for the first 4 ounces or less, and 1 cent for each additional 2 ounces or fraction of 2 ounces.

International Reply Coupons.—These Reply Coupons, of the denomination of 6 cents, are issued for the purpose of sending to correspondents in foreign countries, where they may be exchanged by local post offices for postage stamps of those countries equal in value to a 5 cent United States stamp, to be used for reply postage. Those countries in which the Reply Coupons are valid are indicated in the following pages.

Registration fee, in addition to postage, 8 cents.

Exceptions to the foregoing rules are in the case of mail matter addressed to Canada, Mexico, Cuba, the Republic of Panama, the United States Post Office at Shanghai, the United Kingdom and Germany (when dispatched by direct German steamers). Rates applying to the foregoing countries, as well as regulations in general regarding Money Orders, International Reply Coupons and parcel post will be found specifically stated under each country.

Samples must not have any salable value, nor bear any manuscript other than name and address of sender, or trademark, or numbers, prices or other similar indications not in the nature of a communication. Packages of samples must not exceed 12 ounces

in weight, or in measurement 12 inches long, 8 inches wide or 4 inches deep, except that when in the form of a roll the package may measure not to exceed 12 inches in length and 6 inches in diameter. Articles of glass, liquids, oils, powders, etc., must be packed in a special manner to be admitted to the mails as samples.

The maximum weight of any package of printed matter for most countries is fixed at 4 pounds 6 ounces; the measurements must not exceed 18 inches in any one direction, except that rolls of printed matter may be as long as 30 inches and of a diameter not to exceed 4 inches.

The provisions governing commercial papers may advantageously be made use of in dispatching large numbers of documents at the reduced rate provided for. This classification is officially stated to include "all instruments or documents, written wholly or partly by hand, that have not the character of an actual personal correspondence, such as old letters and postcards, papers of legal procedure, way bills or bills of lading, invoices, documents of insurance companies, manuscripts for publication," etc. Thus, while original bills of lading or invoices or other similar documents that are valuable, and which it is desired should reach destination without possibility of loss should invariably be forwarded in sealed envelopes, yet bulky packages of duplicates, etc., may be sent at reduced rates of postage, unsealed, as commercial papers. Limit of weight 4 pounds 6 ounces; size as indicated under printed matter.

CABLE RATES.

Charges for cablegrams are invariably per word, including both address and signature, but not the date. Rates as named are subject to change.

SHIPPING REGULATIONS.

Rules governing consular documents and statements as to restrictions applying to shipments to certain countries, as given in the following pages, are condensed, and inquiry before shipment should always be made of consuls of countries that require consular invoices or other documents as to the exact requirements applying to the specific shipment in question.

COMMERCIAL TRAVELERS.

Statements as to regulations regarding licenses required of commercial travelers and duties imposed on samples accompany-

ing them, as given in the following pages, are for the most part derived from a recent publication of the United States Government. But it may be observed that in actual practice few American commercial travelers, only occasionally visiting foreign countries and for a limited period in each, find it unavoidable to obtain licenses even when such documents are legally required. It is said to be the practice of such travelers to put themselves in communication with resident merchants or agents prior to their arrival, and such local concerns are usually able to advise how licenses may be avoided without too serious a risk of fines.

Even if in most countries it is possible to deposit duties that may be assessed on samples and obtain a refund of such duties when taking the samples out of the country in question, yet in a great many instances an attempt to take advantage of this facility costs more in time, if not in money, than it is worth, especially in Europe. In many countries samples must be sealed or branded for the purpose of identification, and the hours, if not days, delay and annoyance thus necessitated, and duplicated when leaving the country, are frequently considered as more than offsetting the full payment of duties. Moreover, after samples have been thus branded or sealed in two or three different countries, their value for future sale is seriously curtailed, and sometimes their attractiveness as samples on which orders are to be solicited is actually ruined.

ABYSSINIA.

A country in northeast Africa. Area, over 250,000 square miles. Population, estimated at from 8,000,000 to 10,000,000. Most important towns commercially, Addis Ababa, the capital, 30,000-35,000; Harrar, about 40,000. The present empire, including several previously independent kingdoms, dates from 1872. Great Britain, France and Italy, by agreement signed in 1906, undertake to respect and preserve the integrity of the empire. Ruler, who bears the title of Negus, Menelik II, born 1842, acceded 1889. Railways, about 193 miles from port of Djibouti in French Somaliland to Diré Dawa, about 25 miles from Harrar. A line is now building from Harrar to Addis Ababa, 250 miles, a route now covered by camel caravan. There are 1,056 miles of tele-

graph lines, and telephone lines connect the principal towns. The first banking facilities in the empire were afforded in 1905 through the establishment of a State Bank of Abyssinia, by and under the control of the National Bank of Egypt.

PRODUCTION, INDUSTRY AND COMMERCE.

Abyssinia is essentially a pastoral and agricultural country. Cattle, sheep and goats are raised. Barley and wheat are grown, and cotton and sugarcane are beginning to be cultivated. The principal exports consist of coffee, hides and skins and ivory. There is no manufacturing. Iron is found, and some gold, but, like deposits of coal, silver, copper and sulphur, these minerals are not extensively worked.

Statistics of foreign commerce are not reliable. Total imports into Harrar for the year 1906 were reported as 4,046,100 dollars (local currency), exports as 3,377,440 dollars. The imports comprised (values in Maria Theresa dollars) : American gray shirting, 2,000,000; cotton yarns, 580,000; white tobies, 120,000; colored tobies, 110,000; other cotton goods, 502,000; woolen carpets, 40,000; hardware, 80,000; corrugated sheet iron, 75,000; silk and velvet, 90,000; arms and ammunition, 90,500. Commerce is largely if not chiefly carried on from Harrar through the French port of Djibouti, from Aden as a distributing center. There are no separate United States statistics of exports to Abyssinia, and it should be noted that local figures for imports of so called "American" gray shirting may include piece goods of similar character of other than United States manufacture, since the term is locally used as purely generic, applying to all similar cloth.

USEFUL INFORMATION.

Languages: The Abyssinian tongue and dialects. English, sometimes French or Italian, suitable for commercial correspondence.

Money: The Maria Theresa and the Menelik dollar, worth about 50 cents, but fluctuating in value.

Weights and Measures: Either the metric or the English standards are understood, though native denominations are exclusively employed locally.

Mail Time: New York to Harrar, about 31 days.

Average Freight Time: New York to Harrar, possibly, 40-50 days.

Cable Rates: From New York, 76 cents per word.

Hints for Tourists: Distance from New York, about 8,000 miles.

Visitors may proceed to Djibouti per Messageries Maritimes steamers from Marseilles, France, but interior traveling requires engaging of camels and forming of caravans, and in Harrar or Addis Ababa it will be found preferable to live in tents. Climate, tropical.

Postal Regulations: The usual regulations of the Universal Postal Union apply to ordinary correspondence exchanged with Abyssinia. There are no arrangements for transferring either money or parcels by post, nor does Abyssinia recognize the International Reply Coupons.

Customs Tariff: Duties range from 6 to 15 per cent. ad valorem.

Consuls: There are no consular or diplomatic representatives of the United States in Abyssinia, nor any Abyssinian representatives in the United States.

Shipping: No consular documents required or restrictions imposed, except as regards firearms. Merchandise destined for Abyssinia is usually forwarded via Aden for transshipment thence, or occasionally Indian or Far Eastern steamers from New York call at Djibouti when sufficient inducement offers. See steamship lines under headings referred to. By transshipment may also be reached via Hamburg, Marseilles or Naples.

ADEN.

A peninsula on the south Arabian coast, a British coaling station heavily fortified. Area, 75 square miles, with the protectorate about 9,000 square miles. Population (1901), 41,222. The town and peninsula have been under the control of the British since 1839. Boundaries of the protectorate last demarcated 1901. Governed by a British political resident. The settlement also includes the island of Perim at entrance of the Red Sea, and like Aden, subject to the Bombay Government, are the island of Sokotra and the Kuria Muria islands.

PRODUCTION, INDUSTRY AND COMMERCE.

Aden is non-productive, and its trade is purely transshipment, excepting for the interior of Arabia. Commerce (overseas), exports, 3,89,77,332 rupees, chiefly coffee, gums, hides and skins; imports, 4,94,80,758 rupees, chiefly cotton twist, piece goods, grain, hides and skins, tobacco.

The trade of the United States with Aden for the fiscal year 1908 is officially reported as follows: Imports from, \$1,615,261; exports to, \$1,097,277. Imports are almost exclusively hides and skins, while of the exports only about \$100,000 are other than cotton piece goods.

Cotton cloths	\$998,736	All other	\$10,091
Mineral oils, illuminating..	88,450		

USEFUL INFORMATION.

Languages: Arabic, Hindustani and others. English should be used in correspondence, as it is the language of all principal merchants.

Money: Local calculations in Indian rupees (rupee equals 32.4 cents).

Weights and Measures: English standards.

Mail Time: From New York, about 18 days.

Average Freight Time: From New York, about 30 days.

Cable Rate: From New York, 74 cents per word.

Postal Regulations: The usual regulations of the Universal Postal Union. International Money Orders drawn on the United Kingdom serve for transfers between the United States and Aden, and the post office of the latter receives the International Reply Coupons. There are no arrangements for parcels post.

Hints for Tourists: Aden is distant from New York 7,875 miles. It has the reputation of being the hottest port on the face of the globe. The town may be visited en route from Europe or Egypt to Bombay. P. & O. steamers call weekly at Aden. Through first class fare from London, £38.

Consuls: There is an American consul at Aden. British consular officers in the United States are authorities for information as to Aden.

SHIPPING REGULATIONS.

No restrictions or special regulations are in force. Minimum bill of lading about \$5. Parcel receipts usually \$1 for first cubic foot and 50 cents for each additional foot; limit of value, \$25. Ordinary rate of freight for general package cargo, nominally 25s. to 40s. per ton, weight or measurement.

SHIPPING ROUTES.

From New York: Barber Line, Produce Exchange; one or twice a month.

American & Indian Line, 10 Bridge Street; monthly.

American & Oriental Line, 24 State Street; monthly.

American & Manchurian Line, Produce Exchange; monthly.

American Asiatic Steamship Company, 12 Broadway; monthly.

U. S. & China-Japan S. S. Line, 10 Bridge Street, monthly.

Aden may also be reached on through bill of lading by transshipping steamers from Hamburg, Bremen, Genoa, Liverpool, London and Trieste.

AFGHANISTAN.

A country in Asia, bounded on the west by Persia and on the south by Baluchistan and the Northwest Provinces of India. Area, about 250,000 square miles. Population between four and a half and five millions. Kabul is the capital and principal town.

Afghanistan is an ancient kingdom, frequently, and still, a buffer state between British and Russian political aspirations. The interests of the two nations have at last been better defined in an Anglo-Russian agreement signed in 1907. The government is monarchical, under a ruler known as the Amir.

Wheat, barley, rice, millet and corn are grown, besides enormous quantities of fruits. Copper, lead and iron are found. Silks, felt, carpets and soap are manufactured. No accurate statistics of trade are available, but imports from India, it is stated, include cotton goods, indigo, sugar and tea, valued (1906) at 10,459,538 rupees. Imports from Bokhara believed but little less. The Amir has recently imported automobiles for his own use and some heavy machinery for gold mines. A boot factory and wool mills are in operation. No American trade with Afghanistan is traceable.

The English language should be employed in correspondence, and quotations should be in British money, weights and measures. There are no American consuls in Afghanistan. Shipments should be made via Karachi or Bombay, India.

AFRICA, BRITISH CENTRAL—See Nyassaland.

AFRICA, BRITISH WEST.

Under the head of British West African Colonies and Protectorates are grouped the Northern Nigeria Protectorate, South-

ern Nigeria, the Gold Coast Colony, Sierra Leone and Gambia. For details of each see respective titles.

The trade of the United States with these several colonies is officially combined by the Government under the caption of British West Africa, and for 1908 the figures read: Imports, \$91,271; exports, \$2,085,046. Details of principal exports in 1908 are thus reported:

Rum	\$1,017,502	Machinery	\$56,640
Leaf tobacco.....	501,480	Meat and dairy products.	60,132
Wheat flour.....	141,697	Lumber, boards, deals and	
Mineral oils, refined.....	125,492	planks	51,626

USEFUL INFORMATION.

Language: Practically all of the large importing houses in the different British West African colonies are English, and that language should be used in correspondence regarding business.

Money, Weights and Measures: British denominations should be used.

Mail and Freight Time: From 20 to 30 days is occupied by letters in transit from New York to West African ports; somewhat longer is usually required for the delivery of freight.

Cable Rates: New York to Freetown (Sierra Leone), \$1.11; to Accra (Gold Coast), \$1.39; to Lagos (Nigeria), \$1.48 per word.

Postal Regulations: Mail matter for the British West African colonies requires the usual postal charges of the Universal Postal Union. International Money Orders drawn through the agency of Great Britain may be remitted to the British West African colonies, where also the International Reply Coupons are valid. There is no arrangement for parcel post.

Consuls: There is an American consul at Sierra Leone. The interests of the colonies in the United States are looked after by British consular representatives.

Shipping: No consular documents are required nor are any restrictions imposed on shipments from the United States to any of the British West African colonies. There are no direct steamers plying from ports of the United States to these colonies. Goods may be shipped via White Star Line or other lines plying to Liverpool, or via German lines for Bremen and Hamburg, or by French or Spanish lines for transshipment to these colonies.

AFRICA, BRITISH EAST.

A collective term, including what are individually known as the East Africa Protectorate, the Uganda Protectorate, the Zanzibar Protectorate—all under British control and government. For details regarding each, see separate headings. The United States Government groups commerce with the territory in question under British East Africa, in which term it also includes British Somaliland, the island of Mauritius and the Seychelles Islands. United States exports to the territory in question for 1908 were \$354,637. Imports for 1908, \$655,534. Among the principal articles shipped in 1908 were the following:

Mineral oil, refined.....	\$97,000	Manufactures of iron and	
Manufactures of cotton....	107,358	steel	\$51,945
		Agricultural implements....	16,038

USEFUL INFORMATION.

Language, Money, Weights and Measures: The principal business houses in British East African colonies are of English nationality and English denominations should be used in commercial correspondence with them.

Mail Time: New York to Zanzibar, about 30 days.

Average Freight Time: About 40 to 45 days, according to circumstances and port.

Cable Rate: New York to Zanzibar, or Mombasa, 86 cents or \$1.97 per word, according to route.

Postal Regulations: The British East African colonies are members of the Universal Postal Union, and the usual rates for mail matter apply in their cases. International Money Orders drawn through the agency of Great Britain are receivable by post offices in the East African colonies, where International Reply Coupons are also accepted. There is no arrangement for parcel post.

Consuls: There are no American consuls in the British East African colonies proper; a consul is stationed at Zanzibar. Interests of the colonies in the United States are looked after by British consular representatives.

SHIPPING REGULATIONS.

No consular restrictions or special regulations are imposed on shipments from the United States. Minimum bill of lading usually about 35/- to Zanzibar by direct steamers; by indirect

steamers from 60/-. Ordinary rate of freight for general package cargo, nominally from 45 or 50 shillings upward.

SHIPPING ROUTES.

Some lines plying from New York to South Africa occasionally despatch steamers to the East Coast.

In addition to the routes via South Africa, either direct or for transshipment at South African ports, the East African colonies may be reached by other steamship lines plying to Bremen or Hamburg, Havre, Liverpool, London, Genoa, Marseilles, Trieste or Aden, whence transshipment, usually on through bill of lading from New York, is available.

AFRICA, BRITISH SOUTH.

Under this general heading should be included the following British colonies: Cape of Good Hope, Natal, Orange River Colony, the Transvaal, Southern Rhodesia, Northeastern and Northwestern Rhodesia, the Bechuanaland Protectorate, the Basutoland Protectorate and the Swaziland Protectorate. Each will be found described individually in its proper place. Projects are now being discussed for a confederation of these several States. The United States statistics for all this territory are grouped under the general heading as above, and for the fiscal year 1908 were as follows: Imports from, \$1,760,350; exports to, \$7,847,045. Among the most notable articles exported from the United States to British South Africa in 1908 were the following:

Mineral oils, refined.....	\$1,235,721	Chemicals, drugs, dyes,	
Machinery	961,352	etc.	\$327,235
Manufactures of iron and		Meat and dairy products.	418,186
steel	973,225	Lumber, boards, deals and	
Agricultural implements..	435,886	planks	173,769
Wheat	587,876	Other manufactures of	
		wood	423,446

USEFUL INFORMATION.

Language, Money, Weights and Measures: The English language and customs prevail throughout British South Africa.

Customs Tariff: These colonies are combined in the South African Customs Union, having a uniform tariff, with a few, mostly unimportant, exceptions in one or two of the colonies. Specific duties are imposed on breadstuffs, spirits, firearms and a few other lines. Ad valorem rates of 3 per cent. apply to a long line of manufactures of iron and steel and other

metals, machinery, etc.; 25 per cent. ad valorem is imposed on perfumery, medicinal preparations, etc., and about the same rate applies under the "mixed tariff" to boots and shoes, printed matter and vehicles, excepting motor cars and bicycles. There is a special preference amounting to about 3 per cent. rebated upon goods produced or manufactured in the United Kingdom and "reciprocating British colonies."

For other information, shipping, etc., see under separate colonies.

AFRICA, FRENCH.

Under the above heading the United States Government in its statistical publications groups Algeria and Tunis, Senegal, French Guinea, the Ivory Coast, Dahomey, French Congo, French Somaliland, Réunion and Mayotte, the Comoro Islands and sundry other French possessions off the east coast of Africa. Each will be found described individually. United States imports from the territory in question in 1908 amounted to \$198,045; exports to, \$1,545,145. For 1908 exports to these possessions of France were divided as follows:

Unmanufactured tobacco..	\$537,031	Agricultural implements...	\$161,473
Cottonseed oil.....	272,172	Manufactures of wood....	171,996
Mineral oil, refined.....	206,124	Manufactures of iron and steel	96,562

AFRICA, FRENCH WEST.

Under the above name are included the French possessions in Western Africa, consisting of Senegal, French Guinea, the Ivory Coast, Dahomey, Senegal and the Upper Senegal-Niger territories, a description of each of which will be found in its appropriate place.

General conditions surrounding trade with these dependencies are similar to those existing in France. No consular documents are required nor other restrictions imposed on shipments. There are no direct steamship lines from the United States. Freight may be despatched via Liverpool, Hamburg or Bremen, or Marseilles for transshipment to regular lines reaching these colonies.

AFRICA, GERMAN.

This general heading includes the following German colonies in Africa: Togoland, Kamerun, German Southwest Africa and German East Africa, each of which will be found described in its appropriate place. Under the general description of German

Africa, the United States Government combines all of its statistics. To this territory in 1908 the United States shipped goods to the value of \$120,064; for the same year no imports were noted.

No consular documents are required for shipments to any of the colonies now in question, nor are any restrictions imposed on American goods for these territories.

There are no direct steamship lines plying from New York to these colonies. The best way of despatching freight is via German lines plying to Hamburg and Bremen, most of which issue through bills of lading from American to African ports, transshipping at the ports above named, which see for shipping lines. Steamers from Liverpool and Marseilles also call at some ports.

AFRICA, ITALIAN.

The United States Government includes under this heading trade with Eritrea and Italian Somaliland, each of which will be found separately described. For the fiscal year of 1908 the statistics of commerce with this territory enumerated no imports to the United States; exports from the United States amounted only to \$17,435.

AFRICA, PORTUGUESE.

This general heading embraces Portuguese Guinea, Angola and Portuguese East Africa, each of which will be found described individually. The United States statistics for all of this territory are combined and in the same figures is also included commerce with the Cape Verde Islands. United States trade with the territory described in 1908 was: Imports from, \$67,935; exports to, \$5,463,949. Among the principal articles included in the exports for 1908 were:

Wheat	\$3,601,556	Lumber, boards, deals and planks.....	\$118,821
Manufactures of steel and iron	391,217	Agricultural implements.	38,017
Mineral oils, refined....	413,878	Manufactures of india rubber	74,574
Paraffin and paraffin wax	344,566	Meat and dairy products	119,974

For shipments to Portuguese possessions in Africa compliance should be made with the regulations given under Portugal, which see.

There are no direct lines from United States ports to these colonies, excepting Portuguese East Africa. To other colonies shipments may advantageously be forwarded per German

lines reaching Bremen and Hamburg, transshipping at these ports on through bills of lading. Consult also White Star Line and other lines plying to Liverpool.

AFRICA, SPANISH.

Under this general heading the United States Government includes its commerce with Spanish possessions in Africa, including the Rio Muni, Fernando Po, the towns of Ceuta and Melilla, and sundry minor and insignificant possessions of Spain, most of which are used as convict stations. For the fiscal year ending June, 1908, no imports from this territory were noted; exports from the United States amounted only to \$9,139.

ALGERIA.

A country on the northern coast of Africa, bordering on the Mediterranean Sea. Area with new southern territories, about 343,500 square miles. Population (1906) 5,231,850, including about 730,000 Europeans. Principal cities, with populations (1906): Algiers, 138,240; Oran, 100,500; Constantine, 46,806; Bône, 36,004. Most of the commerce passes through Algiers, which is the principal port. The French for many years attempted to conquer Algeria, finally appointing a military Governor in 1871, superseded in 1879 by a civil Governor-General. Revenue and expenditure in 1907, 103,360,000 francs. There are 2,375 miles of railway in the colony, 8,630 miles telegraph line with 625 offices, 598 post offices and numerous public and private telephone lines.

PRODUCTION, INDUSTRY AND COMMERCE.

The country is largely agricultural, cereals (wheat, barley, oats and corn), grapes and tobacco being cultivated, and sheep, cattle and goats raised. The production of wine has of recent years increased enormously. Cork is also produced and there are quarries of unusually fine marbles. There are also very extensive deposits of phosphates which have been lately discovered. The foreign trade of Algeria in 1906 was divided as follows: Total exports, 327,597,000 francs; total imports, 416,725,000 francs. Exports to France, 249,656,000 francs; imports from France, 355,414,000 francs. The principal exports are wines, cereals and cork wood. The chief imports are given as cotton manufactures, leather work, manufactures of metal, casks, machinery, timber, clothing, etc.—named in order of their im-

portance. American exports to Algeria cannot be specifically stated, as they are included by the United States Government under the heading of French Africa, which see.

USEFUL INFORMATION.

Languages: French and Arabic; the former should be used in correspondence.

Money, Weights and Measures: As in France.

Mail Time: From New York, 10 days.

Average Freight Time: From New York, 18 days.

Cable Rate: From New York, 32 or 50 cents per word, according to route.

Postal Regulations: The usual charges of the Universal Postal Union apply to mail matter destined for Algeria. International Money Orders are issued and International Reply Coupons are accepted. There is no arrangement for parcel post.

Hints for Tourists: New York is distant from Algiers 5,030 miles. Visitors usually proceed via Europe and most frequently sail from Marseilles, whence there are good passenger ships for Algiers semi-weekly. Through first class fare from London, about \$45; from Marseilles about \$16. Algeria is a favorite winter resort.

Commercial Travelers: The same regulations apply to commercial travelers in Algeria as in France, which see.

Customs Tariff: All French goods are duty free, but foreign imports pay the duties of the French tariff. Goods arriving in any other way than per direct steamer from country of origin, that is, direct either to Algiers or to France, are subject to the payment of the so-called surtax. (See under France.)

Consuls: There is an American consul at Algiers and there are consular agents at Oran and Bône. In the United States French consuls look after Algerian interests.

Shipping: No consular documents are necessary nor are there restrictions as to shipments for Algeria. There are no regular steamship lines sailing from United States ports to Algeria. Owing to the imposition of the surtax above referred to, it is always advisable to ship by steamers plying directly to ports in France, especially Marseilles, whence transshipment may be effected for Algerian ports.

THE ANDAMAN ISLANDS.

A group of 200 islands in the Bay of Bengal, about 250 miles from Calcutta and 120 miles from the nearest point in Burmah. Total area, 2,508 square miles. Population, 24,649, of which Port Blair, the principal town, had (1907) 18,728. These islands are a British possession under the Government of India and are used as a penal settlement for life and long-term convicts, of whom in 1907 there were 14,496. The commercial value of the islands lies in their valuable forests. They are combined with the Nicobar Islands under a British Commissioner.

ANDORRA.

A tiny republic under the joint suzerainty of France and a Bishop of Spain, situated on the northern border of Spain in the Pyrenees Mountains. Area, 175 square miles. Population, 5,231. It is of slight commercial importance, obtaining all its supplies from the surrounding country.

ANGOLA.

A Portuguese colony on the western coast of Africa, bordering on the Atlantic Ocean. Area, estimated, 517,000 square miles. Population, estimated, 5,000,000. Chief town and capital, St. Paul de Loanda (commonly known as Loanda); population, 208,048. Other commercially important places are: Benguella, population 9,600, and Mossamedes, population about 7,000.

Angola was first discovered by the Portuguese, who promptly began to form settlements in this vicinity, which for many years was infamous for its slave trade. Present boundaries and organization date from 1877. The administration is vested in a Governor-General. Revenue, 1907-8, 2,269,105 milreis; expenditure, 3,325,067 milreis.

There are 346 miles of railway in operation, a line is under construction to connect Lobito Bay with Katanga (1,200 miles), and a further line is also understood to be under construction from Mossamedes inland. In 1907 there were 1,940 miles of telegraph lines and 63 offices. Productions include coffee, india rubber, palm oil and kernels, ivory, cotton, etc. Minerals, especially copper and including gold, are known to exist, but are not yet worked.

Imports (1906), 6,103,478 milreis; exports, 4,574,633 milreis.

The greater part of the exports go to Portugal. The principal imports are: Cotton, linen and woollen goods, earthenware, hardware and cutlery, machinery, powder, guns, coal, flour, petroleum, lumber, etc. Statistics of American exports to Angola cannot be quoted, as they are officially included under the heading of Portuguese Africa, which see.

USEFUL INFORMATION.

Language, Money, Weights and Measures: Same as in Portugal.
Consuls: There are no United States consuls in Angola. Portuguese consuls represent the colony in the United States.

Postal Regulations: Charges for usual mail matter are those of the Universal Postal Union. International Money Orders and International Reply Coupons are not accepted by post offices of the colony, nor is there any arrangement for parcel post between Angola and the United States.

Cable Rate: New York to Benguella, \$1.58 or \$2.84 per word, according to route.

Customs Tariff: Import duties are specific on the basis of weight, several hundred classifications being made in the tariff.

Shipping: The same consular regulations given under Portugal apply also to shipments to Angola. There are no direct steamship lines from the United States to Angola. Trans-shipment on through bill of lading may be effected via Hamburg, Liverpool or Lisbon.

ANNAM.

A French protectorate forming a part of French Indo-China in the southeastern extremity of Asia bordering on the China Sea, extending from Tonquin to Cochin China, and from Siam to Cambodia. Area, 52,100 square miles. Population (1901), 6,124,000, of whom 250 Europeans. Capital and chief town, Hué, with a population of about 41,000. Annam is nominally a kingdom, but French protection was established in 1886. It is administered by a French Resident, although all interior affairs are in the hands of natives. There are at present about 66½ miles of railway open, but extensions are in process of construction.

Statistics of United States trade are to be found under the heading French Indo-China, where also general information should be sought. Total imports (1905), 7,045,600 francs; exports, 5,925,250 francs.

ANTIGUA.

Chief of the Leeward Islands—an important group in the West Indies. Area, 108 square miles. Population, 34,953 (census of 1901). The capital and principal city of the island and group is St. Johns, population 9,262. The small islands, Barbuda, 75 square miles, population 775, and Redonda, population 18, are dependencies of Antigua, a British colony under a Governor. Revenue (1908), £50,620; expenditure, £46,968.

The principal industry in Antigua is the cultivation of sugar, and there are two central sugar factories. Cotton is also planted and pineapples are grown. Imports (1908), £168,396; exports, £174,972. The imports are about equally divided between those from the United States and those from the United Kingdom. Statistics covering United States trade with Antigua are in general included under the heading British West Indies. The last specific figures for Antigua alone that have been noted are for the year 1906, when the principal shipments of American goods were as follows:

Breadstuffs—		Boots and shoes.....	\$6,201
Bread and biscuits.....	\$22,949	Mules	6,939
Corn and wheat.....	16,339	Cheese	3,965
Flour	71,726	Hardware	3,470
Meal, etc.....	48,490	Groceries	3,518
Provisions	23,779	Lumber	3,053

USEFUL INFORMATION.

For general information, see under Leeward Islands and British West Indies.

Mail and Freight Time: About 7 days.

Cable Rate: From New York, 81 cents per word.

Postal Regulations: International Money Orders are drawn on post offices in the colony, but International Reply Coupons are not accepted by them. See also Leeward Islands.

Commercial Travelers: No license is required of commercial travelers visiting Antigua. Upon arrival a deposit of cash or a bond to cover duties on samples is required, which is returned to the traveler upon leaving the country with samples.

Customs Tariff: Certain specific rates of duty are levied on provisions and groceries, firearms, liquors, tobacco, perfumery, lumber and a few other articles. There is a long list of articles admitted free of duty.

Consuls: There is no American consul in Antigua. The interests of the islands in the United States are in charge of British consular officers.

SHIPPING REGULATIONS.

No consular documents are required and no restrictions imposed on shipments from the United States. Minimum bill of lading usually about \$2; parcel receipts not issued.

SHIPPING ROUTES.

From New York: Quebec S. S. Co., 29 Broadway.
Royal Mail Steam Packet Co., 24 State St.

ARABIA.

A large peninsula in western Asia between the Red Sea and the Persian Gulf. Area about 1,000,000 square miles. Population estimated at about 12,000,000.

The provinces of the Hedjaz and Yemen are under Turkish rule, embracing the strip of territory bordering on the Red Sea; while the eastern point of the peninsula is occupied by the independent state of Oman. The balance of the country, but little explored, is virtually controlled by Bedouin tribes. The two principal cities are Hail, population said to be 10,000, and El Riadh.

There are no details available regarding the commerce of the country, which, so far as direct imports are concerned, is virtually nil, supplies passing through Aden and other neighboring ports. The chief imports are cotton piece goods, while in exports the chief items are sheep and goat skins, mother-of-pearl and gum.

ARGENTINE REPUBLIC.

A large state embracing the southeastern portion of the South American continent. Area, 1,135,840 square miles. Population (1906), 5,974,000. Principal cities:

	Population.		Population.
Buenos Aires.....	1,102,000	Tucuman	55,000
Rosario	150,000	Santa Fé.....	33,200
La Plata.....	85,000	Mendoza	32,000
Córdoba	60,000	Paraná	27,000

The River Plate was discovered in 1517 and the surrounding country originally settled by the Spaniards. Independence was proclaimed in 1810, and a republic established with a constitution

modeled on that of the United States. The President holds office for six years and is not eligible for re-election.

Revenue (1907), gold pesos, 60,243,055; paper pesos, 95,697,-269; expenditure, gold pesos, 26,863,209; paper pesos, 167,862,138.

There are about 12,600 miles of railway open and extensive additions under construction. There are 32,000 miles of telegraphs, 2,282 post offices, and telephone exchanges everywhere.

PRODUCTION, INDUSTRY AND COMMERCE.

The Argentine is essentially an agricultural country, principal crops wheat, corn, linseed and sugar. As a pastoral country it is of first importance, the total head of cattle being estimated at 30,000,000, sheep 120,000,000 and horses 5,000,000. Manufacturing industries of Argentina are important. There are seven large freezing establishments shipping meats; other important industries include flour mills, sugar plantations and refineries, distilleries, breweries and wine-making establishments.

Total imports (1908), about \$262,000,000 (gold); exports, \$446,000,000 (gold). The United Kingdom sent 41 per cent. of the imports. Imports from the United States amounted to 17 per cent. of the total, from Germany 15 per cent., and from Italy 10 per cent.

The principal items shipped by the United Kingdom included:

Iron, wrought and unwrought.....	£3,847,083
Cotton cloths.....	2,820,644
Railway carriages.....	1,989,322
Steam engines.....	1,798,148
Coal and coke.....	1,652,649
Woolens	1,124,118
Machinery not enumerated.....	1,073,374

United States trade with Argentina in 1908: Imports from, \$11,024,098; exports to, \$31,858,155. The largest items appearing among the shipments from the United States to the Argentine included:

Lumber, boards, deals, planks, etc.	\$3,621,074	Sundry machinery	\$3,570,350
Shooks	1,120,008	Sundry other manufac- tures of iron and steel.	2,082,631
Furniture	548,719	Cars, passenger and freight	1,181,489
Illuminating oils	2,546,220	Other carriages and ve- hicles	1,156,875
Agricultural implements:		Chemicals, drugs, dyes, etc.	1,158,949
Mowers and reapers...	1,149,101	Twine	1,752,750
Plows and cultivators..	781,495		
All other	2,378,627		
Wire	1,494,691		
Builders' hardware	728,127		

USEFUL INFORMATION.

Language: Spanish is the universal language of the country and should be used in correspondence, excepting with firms whose names indicate that they are of Anglo-Saxon origin, of whom there are many, especially in Buenos Aires.

Money: The monetary standard of Argentina nominally is gold, and the gold value of the peso (the unit of value, 1 peso = 100 centavos) is 96½ cents; but practically all calculations and statistics are in *moneda nacional* (abbreviated "m/n"), the fluctuating paper currency, in which the peso is calculated as worth about 42½ cents.

Weights and Measures: The metric system is customary, although some old Spanish measures are still in use.

Mail Time: New York to Buenos Aires, 25 days.

Average Freight Time: New York to Buenos Aires, 27 days.

Cable Rates: From New York, \$1 per word.

Postal Regulations: The usual regulations of the Universal Postal Union apply. There is no arrangement for exchange of parcels post with Argentina nor does that country recognize the International Reply Coupons. Money Orders are issued by the United States post offices payable through Belgium.

Commercial Travelers: Nominally there are separate licenses for commercial travelers in each of the several provinces of the country, ranging in annual cost from 200 to 3,000 pesos m/n, according to province, class of business, etc. The minimum tax in Buenos Aires is 500 pesos m/n a year, sometimes arranged by taking out a "broker's" license instead, at a cost of only 50 pesos m/n; but foreign travelers visiting Argentina in transit usually manage to escape payment for any license by doing business through an established Argentine firm. Samples of value, subject to duty, must either be so mutilated as to be rendered unfit for sale, or duties must be paid subject to refund if exported within six months.

Hints for Tourists: Distance, New York to Buenos Aires, 8,045 miles. Approximate first class passenger fare, direct, \$180; via Europe, from \$220 up; time occupied by the voyage about the same in both cases, the latter route sometimes preferred because of superior class of steamers. Climate is warm, overcoats needed but rarely in the winter, July-August.

Customs Tariff: There are eleven classes in the tariff on which duties ranging from 5 to 25 per cent. ad valorem are levied; 40

per cent. is imposed on cloth, leather goods (including boots and shoes), safes, furniture, etc.; 50 per cent. on arms and ammunition, harness, vehicles and perfumery.

Consuls: American consul-general at Buenos Aires; American consul at Rosario.

Argentine consular officials in the United States are located at Mobile, Ala.; San Francisco, Cal.; Fernandina, Fla.; Pensacola, Fla.; Savannah, Ga.; Chicago, Ill.; New Orleans, La.; Portland, Me.; Baltimore, Md.; Boston, Mass.; New York, N. Y.; Philadelphia, Pa., and Norfolk, Va.

SHIPPING REGULATIONS.

Three copies of the steamship bill of lading must be certified by the Argentine consul before they are signed by the steamship company. Consul's charge, \$2. Three copies of a certificate of origin must be delivered to the consul before shipment, for which no charge is made; blank forms 5 cents per set. Packages shipped to Argentina must bear mark, number, etc., on all four sides.

Ordinary rate of freight for general merchandise, New York to Buenos Aires, about \$5 per ton. Usual charge for minimum bill of lading, \$5. Parcel receipts are issued by most lines, for which the usual charges are 50 cents per cubic foot, with a minimum charge of \$1. Packages must not exceed \$10 in value.

SHIPPING ROUTES.

From New York: American Rio Plata Line, 24 State St.; sailings about monthly.

Barber Line, Produce Exchange; sailings about monthly.

Houston Line, 111 Produce Exchange; sailings about monthly.

Lamport & Holt Line, 301 Produce Exchange; sailings about monthly.

Norton Line, Produce Exchange; sailings once or twice a month.

Prince Line, 361 Produce Exchange; sailings about monthly.

ASCENSION ISLAND.

A small island in the South Atlantic, 750 miles northwest of St. Helena. Area, 35 square miles. Population, 120. Main town, Georgetown. A British station chiefly used as a sanatorium for naval crews serving along the African coast. Imports from the United Kingdom (1906), £4,581.

ASHANTI—See Gold Coast.

ASIA MINOR—See Turkey.

AUSTRALIA.

The Commonwealth of Australia comprises the states of New South Wales, Victoria, Queensland, South Australia and Western Australia on the continent of Australia, and the adjoining island of Tasmania. The several states are separately treated, each under its own name. Area, computed at 2,974,581 square miles. Population (1906), 4,119,481. The chief commercial cities are Sydney and Melbourne.

Australia was first discovered in 1503. The first settlement by the English was made in 1788, and until 1840 certain localities were largely used as penal transport colonies. The Commonwealth or confederation of the original states was constituted in 1901. The British Crown is represented by a Governor-General; there is a Senate and a House of Representatives; state governors and parliaments have authority only in state matters that have not been transferred to the Federal Parliament. Trade, commerce and intercourse among the states are absolutely free. Parliament at present sits at Melbourne, but a federal capital site has been chosen in New South Wales.

Total revenue (1907-08), £15,018,489; total expenditure, £15,018,489; a surplus revenue of £8,859,596 having been distributed among the states.

The foreign commerce of the several states is specifically stated under each title. Total imports of the Commonwealth, 1907, £51,809,033. The United States statistics of exports and imports are combined under the general heading of Australia and Tasmania, and for 1908 read: Imports from Australia, \$11,186,668; exports to Australia, \$28,280,661, including:

Agricultural Implements—		Builders' hardware, saws	
Mowers and reapers..	\$497,487	and tools.....	\$1,728,563
Plows and cultivators..	172,524	Sundry machinery.....	3,108,832
All other.....	363,804	Other manufactures of	
Cars, carriages and other		iron and steel.....	2,310,004
vehicles	1,006,972	Leather and manufactures	
Chemicals, drugs, dyes,		of	1,066,728
etc.	734,778	Illuminating oils.....	1,915,553
Manufactures of cotton..	1,039,426	Unmanufactured tobacco.	1,943,576
Wire	1,061,279	Lumber boards, deals and	
		planks	1,830,306

USEFUL INFORMATION.

Language: The English language is universal throughout the Commonwealth.

Money, Weights and Measures: British denominations are exclusively in use.

Mail Time: From New York, from 30 to 40 days, according to destination.

Average Freight Time: From New York, from 45 to 60 days.

Hints for Travelers: Distance from New York, 12,000 to 15,000 miles, according to route. May be reached via Vancouver, per Canadian Pacific steamers, or per English, French or German steamers from Europe. First class passenger fare from Vancouver, about \$200; from New York, via Europe, from about \$350; around the world, about \$700. There is no cold weather in Australia; climate ranges from mild to hot.

Cable Rates: From New York, 99 cents to \$2.58 per word, according to route.

Postal Regulations: The general rates and regulations of the Universal Postal Union apply. International Money Orders are mutually honored, also International Reply Coupons. Parcels may be posted at 12 cents per pound or fraction thereof, if weighing not more than 4 pounds 6 ounces, and not exceeding \$50 in value.

Commercial Travelers: There are no special taxes or restrictions of any kind imposed upon commercial travelers visiting the Commonwealth. If samples are dutiable, duty may be deposited and will be refunded if samples are taken out of the Commonwealth within six months. There are special concessions on Commonwealth railways and coastwise steamers granted to commercial travelers in regard to transportation of both passengers and luggage.

Customs Tariff: The customs tariff of the Australian Commonwealth has recently been revised and consists of voluminous specifications embracing thousands of classifications. Duties are both ad valorem and specific. There is a general tariff, with a preferential column for the products of the United Kingdom, averaging perhaps 5 per cent. better than the general tariff.

Consuls: There is an American consul-general at Sydney and American consuls at Melbourne, Newcastle and Hobart, be-

sides consular agents at Adelaide, Freemantle, Launceston and Brisbane.

Australian interests are attended to in the United States by British consuls, of whom information may be sought.

SHIPPING REGULATIONS.

No consular regulations or restrictions of any sort are involved in forwarding goods to Australia. Ordinary rate of freight for general merchandise, New York to principal direct ports of call, from 30s. per ton upward; rates fluctuate, occasionally having been cut as low as 12s. 6d. Minimum bills of lading are issued by most steamship lines plying from New York at about \$5 for direct ports and \$10 for transshipment ports. Parcels receipts are also available on most lines, costing about 25 cents per cubic foot, with a minimum charge of \$1.25, and a limit in value of, usually, \$20.

SHIPPING ROUTES.

The usual direct ports of call are: Freemantle, Adelaide, Melbourne and Sydney.

From New York: United Tyser Line, 10 Bridge St.; sailings about twice a month.

U. S. & Australasia S. S. Co., 11 Broadway; sailings about twice a month.

American & Australian S. S. Co., Produce Exchange; sailings about twice a month.

From San Francisco: Australian Mail Line, 235 California St.; sailings monthly.

From Vancouver, B. C.: Canadian Pacific Steamship Line; sailings every four weeks.

In addition to the foregoing direct lines, goods may be shipped from Atlantic and Gulf ports via Europe, transshipping, particularly at British and German ports, for Australia. The White Star Line from New York and Boston makes a special feature of such service.

AUSTRIA-HUNGARY.

The largest empire, next to Russia, on the continent of Europe. Area, 241,333 square miles. Population (1900), 45,405,267. Principal cities with populations:

Vienna	1,674,957	Lemberg	159,877
Budapest	732,322	Gratz	138,080
Prague	201,589	Trieste	134,143

Vienna is the capital of Austria; Budapest of Hungary. Trieste is the chief seaport.

The Austro-Hungarian, called the Dual, Monarchy was formed in 1867, following the war with Prussia. Each of the two states, Austria and Hungary, has its own constitution and parliament. They are united in the person of their ruler—Emperor Francis Joseph, born 1830, acceded 1848. There is also a commercial and customs union, under which the two states form one commercial and customs territory. The provinces of Bosnia and Herzegovina, occupied since 1878, were annexed in 1908.

The joint revenues and expenditures for 1908 amounted to about \$85,000,000. There are 29,378 miles of railway.

PRODUCTION, INDUSTRY AND COMMERCE.

Agriculture engages more than half of the population in both countries. The principal products are: Cereals, beets, wines and silk; there are extensive forests and mines of coal and iron. In Austria there are manufactories of first importance, producing textiles, ironware, machinery, boots and shoes, etc. Hungary is chiefly agricultural, but in that country also there are some manufacturing industries, particularly of agricultural machinery.

The total exports (1907) were 2,330,840,664 kronen; imports, 2,343,886,032 kronen.

According to the latest statistics available the proportionate share in the foreign trade of Austria-Hungary of the principal nations was represented by the following table (1905):

	Exports to A.-H. Kronen.	Imports from A.-H. Kronen.
Germany	1,114,299,000	804,154,000
United Kingdom.....	209,938,000	157,390,000
United States.....	52,959,000	203,681,000
Italy	161,481,000	106,732,000
Switzerland	89,944,000	58,154,000

The imports of Austria-Hungary by principal articles for the same year were as follows:

	Kronen.		Kronen.
Cotton, raw.....	199,383,000	Silk and mfrs. thereof..	102,824,000
Coal, coke, etc.....	133,479,000	Hides and skins.....	98,003,000
Wool	140,985,000	Machinery	79,265,000

Total trade of the United States with Austria-Hungary for the fiscal year 1908 was: Imports from Austria-Hungary, \$15,-425,659; exports to Austria-Hungary, \$16,174,738. Details of exports to Austria-Hungary in the year 1908, according to statistics

of the United States Government, indicate that the following were the most important shipments of American goods:

Copper, manufactures of.	\$5,213,758	Rosin	\$587,925
Cotton, unmanufactured.	5,090,997	Agricultural implements..	331,541
Machinery	1,091,466		

USEFUL INFORMATION.

Languages: German is the principal language spoken in the kingdom of Austria, while in Hungary Hungarian is the leading tongue. There are numerous other languages spoken in various parts of the empire, but for commercial correspondence German will answer in Hungary as well as throughout the whole country.

Money: 1 krone (100 heller) equals 20.3 cents.

Weights and Measures: The metric system.

Mail Time: From New York to Vienna, about 8 days.

Average Freight Time: New York to Trieste and Fiume, about 17-20 days.

Cable Rate: From New York, 32 cents per word.

Postal Regulations: The general rates and regulations of the Universal Postal Union apply. International Money Orders and Reply Coupons are mutually recognized by the United States and Austria-Hungary. Parcels may be sent by mail to Austria if weighing not over 11 pounds and valued at not more than \$50, at 12 cents per pound or fraction of a pound.

Hints for Travelers: Distance, New York-Vienna, 4,740 miles. First-class fare beyond London, approximately, \$35. Passport with Austrian visa required in visiting Bosnia and Herzegovina. Climate is similar to that of the northern States of the Union.

Commercial Travelers: Any duty demanded upon the admission of samples must be paid in cash, but may be refunded if the samples are taken out of the country within a period of twelve months.

Customs Tariff: The tariff of Austria-Hungary covering imports into both countries is one of the heaviest in Europe. Duties are almost invariably assessed by weight, and there are many hundreds of classifications enumerated in the tariff.

Consuls: American consuls-general are located at Budapest and Vienna; American consuls at Carlsbad, Prague, Reichenberg, Trieste and Fiume.

Austrian consuls are located in the United States as follows: Mobile, Ala.; San Francisco, Cal.; Pensacola, Fla.; Savannah, Ga.; Chicago, Ill.; Louisville, Ky.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; St. Louis, Mo.; New York, N. Y.; Cleveland, O.; Philadelphia, Pa.; Pittsburg, Pa.; Galveston, Tex.; Richmond, Va., and Milwaukee, Wis.

SHIPPING REGULATIONS.

There are no consular restrictions or regulations in force.

Ordinary rate of freight for general package cargo, New York to Trieste, nominally about 20s. per ton. Minimum bill of lading for Trieste or Fiume about \$5. Parcels receipts, usually limited in value to \$25, are issued at charges ranging from \$1.25 to \$2.50.

SHIPPING ROUTES.

Trieste and Fiume are the only seaports of Austria served by steamships from the United States. Shipments intended for interior points in Austria are, however, frequently dispatched via German or other European ports. Direct services for Trieste and Fiume are the following:

From New York: Austro-Americana S. S. Co., 17 Battery Place; sailings weekly for Trieste.

Cunard Line, 21 State Street; sailings every two weeks for Trieste and Fiume.

From Savannah: Austro-Americana Line; sailings fortnightly for Trieste and Fiume.

From New Orleans: Austro-Americana S. S. Co., 317 Carondelet Street; sailings about monthly for Trieste and Fiume.

From Galveston, Tex.: Austro-Americana Line; sailings occasionally for Trieste and Fiume.

Steamships plying between the United States and German, Belgian, Holland and Italian ports also take cargo for interior points in Austria-Hungary, for many of which through bills of lading can be obtained. For addresses of such lines see countries above mentioned.

AZORES ISLANDS.

A group of islands in the North Atlantic Ocean, about 800 miles from the coast of Portugal, of which country they are an integral part. There are nine principal islands, besides several islets. Area, 9,222 square miles. Population (1900), 256,291. The

capital and principal town is Ponta Delgada; population, 17,675. Angra (Terceira), population, 10,843, is a favorite city and the residence of the Portuguese Governor. The Portuguese took possession of the Azores Islands early in the fifteenth century, and they are at present governed as a province of Portugal. Wines, oranges and lemons are produced. The principal imports are apparently derived from England, whence hardware, cotton and woolen goods are shipped. The United States Government groups its exports to the Azores together with those to the Madeira Islands under one heading, reporting commerce with both for 1908 as follows: Imports from, \$34,531; exports to, \$211,921. The leading items in the exports from the United States included:

Wheat	\$42,006	Wood and manufactures of.	\$34,562
Mineral oil, refined.....	36,901	Cotton, manufactures of....	25,738

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Portugal.

Mail and Freight Time: From New York, about 15 days.

Postal Regulations: Same as for Portugal.

Cable Rates: From New York, 25 cents per word.

Customs Tariff: The tariff of Portugal applies to importations into the Azores.

Commercial Travelers: No licenses required. Amount of duty, if any, may be deposited and will be refunded upon re-export of samples.

Consuls: There is an American consul at St. Michaels, Azores; and consular agents at Fayal, Flores, San Jorge and Terceira. Portuguese consuls represent the interest of the Azores in the United States.

SHIPPING REGULATIONS.

Consular regulations given under Portugal apply also in the case of shipments to the Azores. Ordinary rate of freight for general package cargo, New York to the Azores, nominally about 17 cents per cubic foot, plus 5 per cent. primage. Minimum bill of lading about \$3 to \$5. No parcels receipts issued.

SHIPPING ROUTES.

From New York: Linha da Vapor Portuguezes, 9 Stone Street; sailings irregular.

Shipments may also be despatched from New York via

London, Liverpool, Hamburg, Bremen and Antwerp for transshipment thence.

BAHAMA ISLANDS.

A chain of islands 600 miles in length in the Atlantic Ocean, lying north of Cuba and southeast of Florida. Total area, 5,794 square miles. Population (1907), 59,713, chiefly negroes. There are about 20 inhabited islands and (estimated) 3,000 islets and rocks. The principal islands are: New Providence, area, 58 square miles, where is situated the capital, Nassau, population 12,000, a favorite winter resort for Americans; Great Inagua, Fortune Island, etc. Watling Island was, it is claimed, the first island discovered by Columbus on his first voyage in 1492. The islands were finally ceded to the British in 1783, since which time they have remained under a British Governor. Revenue (1907), £89,694; expenditure, £79,790.

PRODUCTION, INDUSTRY AND COMMERCE.

The chief industry is sponge gathering, but fruit trade, especially pineapples, is also important. Mahogany and other rare woods are found, and tobacco and cotton are grown. Bahama hemp fibre is also cultivated and largely exported. Total imports (1907), £372,937; exports, £233,232.

The trade of the United States with the Bahamas is included under the general heading of British West Indies, which see. Chief imports of the islands are provisions and groceries, wines and spirits, textile fabrics and hardware.

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Great Britain.

Mail and Freight Time: From New York, approximately 4 days.

Cable Rates: From New York to Nassau, 35 cents per word.

Postal Regulations: In general the usual rates of the Universal Postal Union apply to mail matter addressed to the Bahamas. International Money Orders are exchanged and International Reply Coupons are accepted by post offices of the colony. Parcels may be sent by post if weighing not over 11 pounds, at 12 cents per pound or fraction.

Hints for Travelers: Distance from New York, 1,100 miles. First class passenger fare, approximately, \$40. Climate, mild in winter, hot in summer.

Commercial Travelers: No license is required. Amount of duty levied upon samples must be deposited in cash or an approved

bond supplied, which will be returned upon export of the samples.

Customs Tariff: Duties are about evenly divided between ad valorem and specific imposts, the former averaging 20 to 30 per cent.

Consuls: There is an American consul at Nassau, with several subsidiary consular agents. The interests of the Bahama Islands in the United States are looked after by British consuls.

SHIPPING REGULATIONS.

No consular requirements or restrictions of any sort are imposed. Ordinary rates of freight for general package cargo, New York to Bahama Islands, nominally 12 cents per cubic foot, or 30 cents per 100 pounds. Minimum bill of lading about \$2. Parcel receipts about \$1 for packages not over \$5 in value or 3 cubic feet measurement or 50 pounds weight.

SHIPPING ROUTES.

From New York: New York & Cuba Mail S. S. Co., Pier 14, East River; sailings for Nassau every two weeks.

Hamburg-American Line, Atlas Service, 45 Broadway; sailings for Inagua and Fortune Island weekly.

BAHREIN ISLANDS.

A group of islands in the Persian Gulf 20 miles off the coast of Arabia. Population estimated at 70,000. The largest and most important town commercially is Manameh, population 25,000; capital city is Moharek, population 22,000. The islands have been a British Protectorate since 1861, under the supervision of the British Political Resident in the Persian Gulf, subject to the Government of India.

The principal industry is the famous pearl fisheries. Imports (1906), £1,637,035; exports, £1,517,514. About half of the imports came from the British Empire. The islands are reached via Bombay.

BALEARIC ISLANDS.

A group of islands off the coast of Spain in the Mediterranean Sea. See Spain, of which country they are an integral part.

BALUCHISTAN.

A territory occupying the extreme western corner of the Indian Empire. Area, 131,855 square miles. Population (1901),

914,551. Principal town and seat of government, Quetta, which is headquarters of the British Agent to the Governor-General of British India. Up to 1876 was considered independent, but in 1887 was formally constituted British Baluchistan. The chief of the native states is known as the Khan. The country, lying to the south of Afghanistan and to the east of Persia, is of great strategic importance, but otherwise consists chiefly of barren mountains, deserts and stony plains. The Northwestern Railway of India enters the country, total length of railway line being 481 miles. Telegraph lines cover the principal portions. Commerce is insignificant. An attempt is being made by the British authorities to stimulate and modernize agriculture.

BARBADOS.

An island in the Atlantic Ocean lying northwest of Trinidad and the Venezuela coast, geographically, but not politically, one of the Windward group of the West Indies. Area, 166 square miles. Population (1907), estimated, 194,518. Capital and port is Bridgetown, population 27,000. Barbados has always been a British possession since it was first settled in 1625. In 1885 was constituted a distinct colony, with a Governor appointed from England. Revenue (1908), £209,818; expenditure, £188,296.

Sugar, rum and arrowroot are the chief productions. Total imports (1908), £935,256; exports, £1,271,530. Imports from the United Kingdom, £558,148. United States exports to Barbados are officially included under the heading of British West Indies, which see. About one-third of the total imports into Barbados is received from the United States.

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Great Britain.

Mail and Freight Time: From New York, about 9 days.

Cable Rate: New York to Barbados, 91 cents per word.

Postal Regulations: Mail charges are, in general, those of the Universal Postal Union. International Money Orders are exchanged with the United States, but the Barbados' post offices do not accept the International Reply Coupons. Parcels may be sent by post, limit of weight 11 pounds, at 12 cents per pound or fraction thereof.

Hints for Tourists: Distance from New York, 2,145 miles; approximate first class fare, \$90. Climate, tropical.

Commercial Travelers: No license required. Duty must be paid

or bond given for samples upon entry, but same will be returned upon export of samples.

Customs Tariff: Specific duties are levied upon many articles, but many others are admitted free of duty.

Consuls: There is an American consul at Bridgetown. The interests of Barbados are looked after in the United States by British consular officials.

SHIPPING REGULATIONS.

No consular papers are necessary, nor are there any restrictions on shipments from the United States to Barbados. Ordinary rate of freight for general merchandise, New York to Barbados, nominally 8 cents per cubic foot, or 20 cents per 100 pounds. Minimum bill of lading about \$2 to \$3. Parcel receipts not over \$10 valuation, or about 3 cubic feet, usually \$1.

SHIPPING ROUTES.

From New York: Quebec S. S. Co., 29 Broadway; sailings twice a month.

New York & Demerara S. S. Company, 106 Wall Street; sailings about monthly.

Royal Mail Steam Packet Company, 22 State Street; sailings every two weeks.

BASUTOLAND.

An inland country of South Africa in the northeastern part of Cape Colony, and bounded by the Orange River Colony and Natal. Area, 10,293 square miles. Population (1904), 347,731 natives and 895 whites. The largest town and capital is Maseru, population 1,000 natives and 200 whites. A further settlement of Europeans is prohibited. Basutoland was disannexed from Cape Colony in 1884 and is now administered by a Resident Commissioner under the High Commissioner of South Africa. The capital, Maseru, is connected by a railway 16 miles in length with the Bloemfontein Railway line. There are telegraph offices in the eight or ten principal towns connecting with the general South African system. Revenue (1908), £116,529; expenditure, £126,603.

The country is an elevated plateau, which is claimed to be the best grain producing country in South Africa. Large herds of cattle are kept. The chief products are wool, wheat, mealies (Indian corn) and Kaffir corn. Total imports (1907), £238,600;

exports, £248,500. Imports are reported to consist chiefly of blankets, plows, clothing, iron, tinware and groceries. Business is almost exclusively done with the Cape Colony and the Orange River Colony.

Currency, weights and measures are exclusively British. The trade of the country should be developed through the neighboring colonies, especially the Cape, which see, together with British South Africa.

BECHUANALAND PROTECTORATE.

A territory in the southern part of Africa, bounded on the south by Cape Colony, on the east by the Transvaal, on the north by Rhodesia and the Zambesi, and on the west by German South-west Africa. Area about 275,000 square miles. Population (1906), 129,995 natives and 1,004 whites. This territory was declared to be within the British sphere in 1885, and is governed by a Resident Commissioner under the High Commissioner for South Africa. The railway from Kimberley to Mafeking traverses the territory, which is also connected with the neighboring colonies by telegraph. Agriculture and cattle raising are the chief industries. Revenue (1908), £31,563; expenditure, £75,851. The principal towns where Europeans have interests are Francistown and Serowe. Imports (1906), £118,322; exports, £41,516.

The business of the protectorate is transacted through the neighboring colonies, under which further information should be sought. See also British South Africa.

BELGIUM.

GENERAL DESCRIPTION.

A country in northwestern Europe, bordering on the North Sea. Area, 11,373 square miles. Population, estimated (1907), 7,238,622. Principal towns with populations (1907):

Brussels	623,041	Mechlin	58,800
Antwerp	304,032	Bruges	53,486
Liège	172,039	Verviers	48,735
Ghent	163,079	Louvain	42,146

Brussels is the capital, Antwerp the chief seaport, Ostend (41,846) a popular watering place, Charleroi (27,362) an important manufacturing town.

Belgium, previously a part of the Netherlands, became an independent state in 1830; is styled a "constitutional, representa-

tive and hereditary monarchy," whose integrity and independence are guaranteed by several of the Great Powers. Reigning king, Leopold II, born 1835, acceded 1865. The annual revenue of the kingdom amounts to about 700,000,000 francs, the expenditures to about 630,000,000 francs. National debt, 3,285,467,050 francs, the interest more than covered by revenue from the state railways alone. Total length of railways, 2,826 miles; of telegraph lines, 4,168 miles, with 1,328 offices; in 1906 there were 26,071 telephone stations.

PRODUCTION, INDUSTRY AND COMMERCE.

Belgium is largely an agricultural country. About 60 per cent. (1,736,174 hectares) of the total area is under cultivation, 521,495 hectares in forest, 10,444 uncultivated or fallow (1 hectare equal to 2.471 acres). Chief crops, oats and wheat, beets and potatoes. Cattle and hogs are extensively raised. There are important mines of coal, iron, zinc and lead. Manufacturing is on a large scale and prosperous, especially in iron and steel, firearms, edged tools and steam engines, with glass, porcelain and lace manufactures almost equally important.

The foreign trade of Belgium in 1908 was: Imports, 3,372,-599,000 francs; exports, 2,585,325,000 francs. The three nations doing the largest business with Belgium (1906) were:

	Imports from Belgium. Francs.	Exports to Belgium. Francs.
France	604,631,000	548,062,000
Germany	465,153,000	642,067,000
United Kingdom	445,762,000	409,819,000

The commerce between the United States and Belgium is thus reported (1908): Exports to Belgium, \$52,938,582; imports from Belgium, \$19,895,677.

In the following table a comparison is made of Belgian imports in a few important lines of manufactured goods from the United States, France and the United Kingdom (1906):

Articles.	From United States.	From France. (1905).	From United Kingdom.
Carriages, cars, etc.—			
Cycles, motors, autos, etc.....	\$37,036	\$2,449,363	\$204,539
Other carriages and cars.....	25,000	.....	.....
Chemical products	1,043,383	6,170,596	2,044,416
Cotton manufactures.....	9,224	5,840,180	10,842,708
Earthen and glass ware.....	22,725	4,202,084	239,356
Leather and manufactures.....	1,056,350	4,635,635	1,589,692

Articles.	From United States.	From France. (1905).	From United Kingdom.
Machines and machinery.....	\$1,219,750	\$3,168,481	\$3,970,090
Metal manufactures (iron and steel chiefly)	1,220,625	4,466,000	3,248,807
Paints, colors and materials.....	42,146	1,125,769	508,549
Paper, books, engravings, stationery, etc.	117,090	4,071,335	641,744
Rubber manufactures.....	200,068	530,750	788,859
Woolen goods.....	.....	3,580,150	4,758,462
Yarns of al sorts .....	.....	8,992,256	3,637,781

The principal exports from the United States to Belgium for 1908 are officially reported as follows:

Wheat	\$13,503,960	Hams	\$1,245,722
Cotton, unmanufactured	6,635,085	Turpentine	1,095,556
Oilcake and oilcake meal	4,109,212	Tobacco, unmanufactured	835,967
Mineral oil, refined.....	3,754,209	Metal working machinery	702,473
Lard	2,744,444	Other machinery.....	502,979
Corn	1,745,850	Hardware	257,177
Lumber, boards, deals and planks	1,460,548	Leather and manufac- tures of.....	567,236

USEFUL INFORMATION.

Languages: Flemish and French are spoken. French should be used in correspondence.

Money: The franc of 100 centimes (value 19.3 cents).

Weights and Measures: The metric system.

Mail Time: New York to Brussels, approximately 8 days.

Average Freight Time: New York to Antwerp, about 10 days.

Cable Rates: New York to Antwerp or Brussels, 25 cents per word.

Postal Regulations: The usual regulations of the Universal Postal Union apply to correspondence with Belgium. Unsealed parcels of mailable merchandise may be sent by parcels post if weighing not to exceed 4 pounds 6 ounces and valued at not over \$50; charge, 12 cents per pound or fraction thereof. International Money Orders are issued, payable in Belgium, and the International Reply Coupons are exchangeable for stamps at Belgian post offices.

Hints for Tourists: Antwerp is 3,975 miles distant from New York. First class passenger fare by direct steamers from about \$80 upward; from London to Brussels, first class, about \$8. Climate temperate and similar to that of New York.

Commercial Travelers: No license is required for doing business in Belgium. Duties that may be charged on samples may be suspended under bond for a period of three months, but a good deal of red tape is involved in making the necessary arrangements, including the stamping or sealing of samples for identification.

Customs Tariff: Ad valorem duties are levied, in many cases based on officially determined and prescribed values, irrespective of invoice prices or country of origin.

Consuls: American consuls general at Brussels and Antwerp. Consuls at Ghent and Liège. Consular agent at Charleroi.

Belgian consular officers in the United States at Mobile, Ala.; San Francisco, Cal.; Los Angeles, Cal.; Denver, Col.; Jacksonville, Fla.; Atlanta, Ga.; Chicago, Ill.; Louisville, Ky.; New Orleans, La.; Boston, Mass.; Detroit, Mich.; St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa.; Charleston, S. C.; Norfolk, Va.; Richmond, Va.

SHIPPING REGULATIONS.

No consular documents are required nor are there restrictions of any sort. Ordinary rate of freight for general package cargo New York to Antwerp nominally about 15 shillings per ton. Minimum bill of lading usually \$5.15. Parcels receipts are issued by most steamship lines plying to Antwerp, costing from \$1 to \$2.50; limit of size about 6 cubic feet; of value, \$10 or \$25.

SHIPPING ROUTES.

From New York: Red Star Line, 17 Battery Place; weekly to Antwerp.

Phoenix Line, 22 State Street; every two weeks to Antwerp.

From Boston: Red Star Line, 84 State Street; twice a month to Antwerp.

From Philadelphia: Red Star Line, 405 The Bourse; twice a month to Antwerp.

From Baltimore: Red Star Line, Chamber of Commerce Building; twice a month to Antwerp.

Puritan Line, 703 Keyser Building; monthly to Antwerp.

From Savannah, Mobile, New Orleans and Galveston there are frequent sailings, especially during the cotton season, but no regular lines.

From San Francisco and Puget Sound ports shipments may be dispatched by the Kosmos Line or the Chargeurs Réunis; irregular sailings.

Many steamship lines plying to other European countries accept cargo for *transshipment* to Antwerp, especially lines that call at Rotterdam.

THE BERMUDAS.

A collection of about 100 small islands, about fifteen or sixteen of which are inhabited, situated in the North Atlantic 580 miles east of Cape Hatteras. Area of group, 19 square miles, the principal island containing 16 square miles. Population, 17,535, of whom 6,383 are white. The capital and seat of government is Hamilton, population (1905) about 3,000. These islands were first colonized by the British in 1609, and have since remained a British colony and important naval station under a Governor. Revenue (1907), £67,538; expenditure, £59,172.

Chief products are early vegetables, lily bulbs and onions. Practically the entire exports go to the United States. Foreign commerce in 1906: Imports, £398,176; exports, £121,295. Of the imports, the United Kingdom shipped £111,993; Canada, £55,451; the United States, £218,202. Exports from the United States to the Bermudas in 1908 were reported to be \$957,066. The chief exports from the United States to Bermuda consisted of:

Beef	\$85,432	Fertilizers	\$32,901
Bacon, hams and pork.....	64,256	Manufactures of cotton....	32,996
Woods and manufactures of	55,486	Hardware and machinery...	41,250
Cattle	53,219	Boots and shoes.....	49,482
Breadstuffs	117,052		

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Great Britain.

Mail and Freight Time: New York to Hamilton, 2 days.

Cable Rate: From New York, 42 cents per word.

Postal Regulations: The usual provisions of the Universal Postal Union apply. International Money Orders are in operation between the United States and Bermuda, but the International Reply Coupons are not recognized. Parcels may be sent by post from the United States to Bermuda weighing not over 11 pounds, at 12 cents per pound or fraction thereof.

Hints to Tourists: Distance, New York to Hamilton, 780 miles. Approximate first class steamship fare, \$30. The climate is mild, and during the winter Hamilton is a delightful resort.

Commercial Travelers: No license is required in Bermuda; duties, if any, payable on samples may be deposited subject to return upon departure of the salesman.

Customs Tariff: In general, a duty of 10 per cent. ad valorem is levied, but there are specific duties on certain articles.

Consuls: There is an American consul at Hamilton. Bermuda is represented in the United States by British consular officers.

SHIPPING REGULATIONS.

No special regulations or restrictions are imposed in case of shipments to Bermuda. Ordinary rate of freight for general merchandise, nominally 12 cents per cubic foot. Minimum bill of lading, 75 cents. No parcel receipts.

SHIPPING ROUTES.

From New York: Quebec Steamship Company, 29 Broadway; sailing weekly during the winter, bi-weekly at other seasons.

Bermuda Atlantic Steamship Company, 24 State Street; sailings weekly for St. George's.

BHUTAN.

A small, independent state in Asia in the eastern Himalayas, bounded by Tibet on the north and by British India on the south. Area about 20,000 square miles. Population about 250,000. The total trade of Bhutan with India in 1908 amounted to £40,000.

BISMARCK ARCHIPELAGO.

A group of islands in the East Indies lying north of New Guinea. Area, 27,200 square miles. Population, 250,000, including about 360 Europeans. They have been a German possession since 1884.

Imports (1906), £119,500; exports, £75,600. Statistics of United States trade are included under German Oceania, which see.

BOKHARA.

A state in Central Asia, lying between Turkistan and Afghanistan. Since 1868 a Russian possession. Area, 80,000 square miles. Population, 1,250,000. The city of Bokhara, estimated population 75,000, is the principal trade centre. Products of the country are: fruit, tobacco, cotton, grains, etc. Trade is exclusively in the hands of the Russians.

BOLIVIA.

A republic in South America, bounded by Brazil, Paraguay, Argentina, Chile and Peru. Area, approximately, 605,400 square

miles. Population (1906), estimated, 1,953,916, of whom more than 900,000 are Indians. Principal towns:

	Population.		Population.
La Paz.....	67,235	Sucre	23,416
Cochabamba	24,512	Oruro	20,670
Potosí	23,450	Santa Cruz.....	20,535

Sucre is the capital, La Paz the largest and most important town commercially. Oruro and Potosí are centres for very important mining industries.

Silver was discovered in Bolivia in 1545, and the mines attracted important settlements of Spaniards. Independence and the republic were proclaimed in 1825. On account of a war with Chile, 1875-1880, Bolivia lost her seacoast. Revenue (estimated), 1909, 15,709,608 bolivianos; expenditure (estimated), 13,368,045 bolivianos. There are at present under construction in Bolivia 1,366 miles of railway. The telegraph system comprises 3,423 miles of wire.

PRODUCTION, INDUSTRY AND COMMERCE.

The silver mines of Potosí are thought to be practically inexhaustible. Gold is also obtained, and important quantities of tin, copper, lead, antimony, wolfram, etc., are found, in the mining of which American companies have important interests. Agricultural production consists chiefly of rice, barley, oats, corn, cotton, cacao, indigo, rubber, etc. Exports for the year 1907, 50,331,548 bolivianos; imports, 37,897,610 bolivianos. The principal articles exported from Bolivia, in the order of their importance: Tin (more than one-half of the total), rubber, silver, copper, bismuth and gold. For the fiscal year of 1908 the total exports from the United States to Bolivia were \$1,226,238; total imports from Bolivia, \$384. Details of the principal United States exports to Bolivia are as follows:

Iron and steel, and manu- factures of	\$465,665	Cars, carriages and other vehicles	\$213,919
Manufactures of cotton...	199,855		

USEFUL INFORMATION.

Language: The Spanish language is universally used.

Money: The boliviano—exchange value at present possibly 36½ cents, but fluctuating.

Weights and Measures: The metric system is that commonly used, besides some old Spanish denominations.

Mail Time: From New York, about 30 days.

Cable Rate: From New York, \$1.25 per word.

Postal Regulations: The usual rulings of the Universal Postal Union are in force covering correspondence between the United States and Bolivia. International Money Orders are mutually honored, but the International Reply Coupons are not accepted by Bolivian post offices. Parcels may be sent by post to Bolivia if weighing not more than 11 pounds, at 12 cents per pound or fraction thereof.

Hints for Tourists: Distance from New York, about 4,500 miles. Bolivia has no seacoast or port, and may best be approached via the Peruvian port of Mollendo, whence railway to Arequipa (six hours), and Puno (twelve hours), on Lake Titicaca, and steamer (134 miles), then rail again (three hours) to La Paz. Railways are now under construction connecting Arica, a port in Chile, and La Paz. Oruro is connected with the Chilean port Antofagasta. The tropical heat of the country is modified by the elevation of the tablelands and mountains.

Commercial Travelers: Officially, commercial travelers are liable to the payment of a tax in each of the eleven departments, ranging as high as 300 bolivianos each. Practically, foreign travelers seldom pay for such licenses, usually doing their business through established local concerns.

Customs Tariff: The tariff of Bolivia enumerates more than 3,500 classifications, in practically all of which duties are assessed on the basis of weight, with a fixed nominal valuation for each class of goods, thus making the specific rate of duty on an average perhaps 30 per cent.

Consuls: There are no American consuls in Bolivia, but American interests are in the hands of the Minister.

Bolivian consuls in the United States are established at San Diego, Cal.; San Francisco, Cal.; Chicago, Ill.; Baltimore, Md.; Boston, Mass.; Kansas City, Mo.; New York, N. Y.; Philadelphia, Pa.

SHIPPING REGULATIONS.

A consular invoice in the Spanish language must be certified by a consul of Bolivia in four and sometimes five copies. Consular invoice must give name of consignee, also name of transshipping agent in Chile or Peru. Gross weight in kilos must appear on every package, which must be marked with stencil, and should also bear the legend, "En Transito á Bolivia." Con-

sular blanks cost 75 cents per set of four, or 90 cents per set of five. The consul charges \$3 for certifying each set of invoices of less than \$200 value. For invoices of greater value than \$200, 2 per cent. of the value. No through bills of lading are obtainable. For further details regarding shipping and routes, see under Chile and Peru. Shipments for some parts of Bolivia are sometimes forwarded via Brazil and the Argentine.

BORNEO, BRITISH NORTH.

A British protectorate occupying the northern part of the island of Borneo in the East Indies. Area about 31,106 square miles. Population, estimated, 160,000. Principal town, Sandakan, population about 6,000. This territory is not officially a British dependency, but is the property of the British North Borneo Company, chartered 1882 under grants from local sultans. Revenue (1906), 1,131,880 dollars; expenditures, 997,446 dollars. There are about 120 miles of railway in the protectorate, three telegraph lines, and a telephone exchange in Sandakan.

Chief products: Timber, sago, rice, gum, coffee and tobacco. Exports (1906), 4,857,943 dollars; imports, 2,988,976 dollars. Most of the trade is carried on via Singapore and Hongkong with the United Kingdom, or with other British colonies. United States statistics of trade with British North Borneo are included under the head of British East Indies, which see.

USEFUL INFORMATION.

Language: The English language is that suitable for commercial correspondence.

Money: The Mexican or Trade dollar is that commonly used. It may be valued in a rough way at 50 cents, United States money. Commercial quotations should preferably be in British sterling.

Weights and Measures: Local denominations are similar to those of British India, but the usual British weights and measures may be employed.

Mail Time: New York to Sandakan, 38 days.

Freight Time: New York to Sandakan, 50 to 60 days.

Cable Rate: \$1.19 or \$2.07 per word from New York, according to route.

Postal Regulations: The usual regulations of the Universal Postal Union are in force. There is no arrangement for parcels

post between the United States and British North Borneo, nor are International Reply Coupons honored in the latter country. International Money Orders drawn through the agency of Great Britain are honored.

Consuls: American consul at Sandakan. British consulates in United States represent interests of this protectorate.

Shipping: There are no consular requirements or restrictions in connection with shipments from the United States to British North Borneo, nor are there any direct steamship lines. Most of the commerce is carried on by way of Singapore, Straits Settlements, which see for routes.

BORNEO, DUTCH—See Dutch East Indies.

BOSNIA—See Austria-Hungary.

BRAZIL.

The most extensive state in South America, occupying the northeastern portion of that continent. Area, 3,218,166 square miles, or one-tenth greater than that of the United States proper. Population estimated at 20,000,000 (in 1900 over 17,000,000). Chief towns, with population:

	Population.		Population.
Rio de Janeiro (1906)....	811,265	Nitheroy	35,000
São Paulo (1902).....	332,000	Santos	35,000
Bahia	230,000	Ceará	33,000
Pernambuco	120,000	Maceio	33,000
Pará	100,000	Parahyba	32,000
Porto Alegre.....	80,000	Maranhão	32,000
Manáos	40,000		

Rio de Janeiro is the capital and principal port, but a new capitol is some day to be built when a location is decided upon.

Brazil was discovered in 1500 by the Portuguese. When Napoleon invaded Portugal in 1807, the Portuguese reigning family took refuge in Brazil, which they raised in 1815 to the rank of kingdom. The son of this king proclaimed the independence of Brazil in 1822, assuming the title of emperor. On November 15, 1889, a bloodless revolution drove Dom Pedro II from the throne and the republic was founded. The present term of the President is four years. Revenue (1908), (gold milreis), 97,909,636; (paper milreis), 286,520,500. Expenditure (gold milreis), 75,390,272; (paper milreis), 330,352,781. There are said to be 10,933 miles of railway open for traffic and 2,000 miles additional in progress, while plans for a further 4,000 miles have been approved.

PRODUCTION, INDUSTRY AND COMMERCE.

Minerals in Brazil include gold, silver, iron and diamonds and other precious stones. The forests are immense and abound in valuable woods used in dyeing, furniture manufacturing and shipbuilding—including mahogany, logwood, rosewood, etc. In the south fruits and grains similar to those of the United States are grown on the highlands 2,000 to 5,000 feet above sea level, while in the valleys sugar, coffee, cotton, cocoa, india rubber and tobacco are raised. Cotton is now being largely cultivated and sugar increasingly grown. Rubber comes from the more northern provinces, and coffee chiefly from the central portions of the country. Manufacturing interests in Brazil are also important. In 1908 there were said to be 137 cotton textile mills, employing over 41,000 workpeople; industrial establishments of all kinds were reported as numbering 2,378, with 124,535 employees. The official statement of Brazilian foreign commerce in 1908 (excluding specie) shows: Imports, \$172,718,946; exports, \$214,588,278. The following table shows the comparative exports and imports of the principal countries doing business with Brazil in 1907, reduction having been made into American gold dollars:

	Imports From.	Exports To.
Great Britain.....	\$59,073,835	\$42,077,661
United States.....	25,139,390	84,721,265
Germany	30,221,171	45,084,631
France	18,009,320	35,020,373

The principal articles imported, with the share of the United States in the trade, are indicated in the following table:

	Total Imports, 1907.	From United States, 1907.
Pine lumber.....	\$2,261,548	\$1,838,829
Coal	9,840,209	66,550
Vegetable oils, including cottonseed oil.....	728,649	547,589
Cutlery	1,048,242	207,114
Builders' hardware.....	3,331,491	756,548
Rails and railway accessories.....	4,301,072	470,259
Electrical apparatus.....	2,357,538	1,430,065
Locomotives and parts.....	1,357,339	867,309
Sewing machines.....	1,554,460	637,661
Agricultural implements.....	414,371	266,914
Machinery, not specified.....	3,615,870	840,134
Shoes	290,630	125,532
Kerosene	3,423,155	3,418,025
Lard	1,395,094	1,374,033
Flour	9,508,861	1,937,806

Total exports from the United States for the fiscal year of 1908 are reported to have been \$19,490,122, including the following principal items:

Illuminating oil	\$2,721,438	Leather and manufactures	
Wheat flour	1,640,774	of	\$339,054
Instruments and apparatus for scientific purposes	1,339,639	Meat and dairy products.	1,018,483
Electrical machinery....	967,556	Rosin and turpentine....	808,980
Other machinery	2,458,417	Lumber, boards, deals, planks, etc.	474,148
Hardware and cutlery...	705,445	Furniture	134,608
All other manufactures of iron and steel.....	1,816,484	Agricultural implements.	331,224

USEFUL INFORMATION.

Language: Portuguese is the official language of Brazil, and correspondence should preferably be addressed to Brazilian merchants in that language. If not Portuguese, then French, English or Spanish, in the order named, may be employed.

Money: The milreis (of 1,000 reis), gold value is supposed to be 54.6 cents; paper value at present possibly 32 cents.

Weights and Measures: The metric system is legal and customary.

Mail Time: From New York to Rio de Janeiro, 20 days.

Freight Time: From New York to Rio de Janeiro, about 20 days.

Cable Rate: New York to Pernambuco, 85 cents per word; to Rio de Janeiro and other principal stations, \$1 per word.

Postal Regulations: Brazil is a member of the Universal Postal Union, and the usual rates apply in the case of correspondence from the United States. There is, however, no arrangement for the exchange of postal Money Orders, nor does Brazil recognize the International Reply Coupons. The United States has no parcels post convention with Brazil.

Hints for Tourists: Distance from New York to Rio de Janeiro, 6,204 miles. First class passenger fare by direct steamers, from \$135 up; via Europe, from about \$200. Many tourists visiting Brazil prefer to proceed via Europe (usually England) from New York on account of the superior character of the passenger vessels to be found on those services as compared with the direct boats from the United States. The climate is tropical.

Commercial Travelers: There are many and complex municipal and district laws throughout Brazil governing the licenses that are exacted of visiting commercial travelers. These li-

censes range in cost all the way from \$15 up to \$300 or more per annum. Foreign traveling men, however, are frequently able to transact their business through the medium of some established commercial house that already enjoys a license, thus avoiding the necessity of paying extravagantly for a comparatively brief visit. Samples carried by commercial travelers are subject to payment of duty which is not refunded, even if the samples are exported intact.

Consuls: American consul-general at Rio de Janeiro; American consuls at Bahia, Pará, Pernambuco and Santos; consular agents at Manáos, Maranhão, Ceará, Maceio, Natal, Victoria, Rio Grande do Sul and São Paulo.

Brazilian consulates in the United States at Mobile, Ala.; San Francisco, Cal.; Fernandina, Fla.; Pensacola, Fla.; Brunswick, Ga.; Savannah, Ga.; New Orleans, La.; Calais, Me.; Baltimore, Md.; Boston, Mass.; Gulfport, Miss.; Pascagoula, Miss.; St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa.; Norfolk, Va.; Richmond, Va.

SHIPPING REGULATIONS.

A consular invoice must be made out in triplicate, either in Portuguese or in English, excepting when total value of the shipment, including freight and expenses, is less than \$48.88. Consular blanks cost 8 cents per set of three, and the consul's charge for certification is \$1.65 per set, regardless of the value of the shipment. Ordinary rate of freight for general merchandise, nominally about \$10.80 per ton, weight or measurement. Minimum bill of lading usually \$5, plus consular fees of \$1.10. Parcel receipts are issued by most of the lines plying from New York covering packages not exceeding \$10 or \$20 in valuation, at the rate of \$2.35 for 2 cubic feet, and 60 cents for each additional cubic foot.

SHIPPING ROUTES.

From New York: Booth Steamship Company, 88 Gold Street; sailings for Pará three times a month; to Manáos twice a month; for Ceará and Maranhão once a month.

Lamport & Holt Line, Produce Exchange; for Bahia, Rio de Janeiro and Santos, twice a month.

Prince Line, 360 Produce Exchange; for Rio de Janeiro and Santos, twice a month; for Pernambuco, Bahia, Desterro and Rio Grande do Sul, monthly.

Lloyd Brasileiro, Produce Exchange; for Pernambuco, Bahia, Rio de Janeiro and Santos, twice a month; for Pará, Maranhão and Ceará, monthly.

Hamburg-South American Line, 10 Bridge Street (sometimes called the Sloman Line); for Rio de Janeiro and Santos, three times a month; for Pernambuco and Bahia, twice a month.

Norton Line, Produce Exchange; for Rio de Janeiro and other ports, about monthly.

BRITISH EAST AFRICA—See East Africa Protectorate.

BRITISH GUIANA.

A British colony on the northeast coast of South America, lying between Venezuela, Dutch Guiana and Brazil, and fronting on the Atlantic Ocean. Area, 90,277 square miles. Population (estimated, 1904), 301,923. Georgetown (sometimes called Demerara) is the capital and principal town; population (estimated, 1906), 48,550. New Amsterdam (sometimes called Berbice) is the town second in importance, with an estimated population of 9,141. About 17,000 of the population are Europeans, the remainder Africans, East Indians and aborigines. The colony is under a governor. There are 1,395 miles of telephone wire, and 535 miles of telegraph lines, 72 post offices, and telephone exchanges in Georgetown and New Amsterdam. Railway lines have a total length of about 104 miles. Gold and diamonds are found, but the country is chiefly agricultural, its leading products being sugar and rum. Revenue (1906). £522,493; expenditure, £506,173.

Total imports (1907), £1,690,804; exports, £1,659,280. Of the imports £921,684 were reported to have come from the United Kingdom (manure, cottons, machinery and iron work). The trade of the United States with British Guiana in 1908 was as follows: Imports from British Guiana, \$230,828; exports to British Guiana, \$1,988,385. Details of the exports of the United States goods to British Guiana for the year 1908 include the following principal items:

Wheat flour.....	\$735,987	Meat and dairy products..	\$349,680
Manufactures of iron and steel	113,552	Wood and manufactures of	121,251

USEFUL INFORMATION.

Language, Weights and Measures: As in Great Britain.

Money: British Guiana has a coinage of its own, the principal

denomination being the dollar, similar in value to that of the United States.

Mail and Freight Time: From New York to Georgetown, 11 days.

Cable Rate: From New York, \$1.44 per word.

Postal Regulations: The usual provisions of the Universal Postal Union apply to correspondence exchanged between the United States and British Guiana. International Money Orders are exchanged, but International Reply Coupons are not accepted at the post offices of the colony. Parcels may be sent through the post office to British Guiana if weighing not to exceed 11 pounds at 12 cents per pound or fraction thereof.

Hints for Tourists: Distance New York to Georgetown, 2,605 miles. First class passenger fare from New York about \$65. Georgetown is in frequent communication with Trinidad and Barbados, in addition to the steamship lines plying directly to the colony. The climate is hot and damp, but not generally unhealthy.

Commercial Travelers: No licenses or fees are required from commercial travelers visiting British Guiana. A deposit of the duty that may be assessed on samples is required, but the same will be returned to the traveler when they have been shipped out of the country.

Customs Tariff: Specific duties are assessed in practically all cases. Agricultural implements and many forms of machinery are admitted free of duty, together with a variety of other articles.

Consuls: American consul at Georgetown. British consular officials in the United States attend to the interests of British Guiana.

SHIPPING REGULATIONS.

There are no consular restrictions or regulations of any sort. Ordinary rate of freight for general merchandise, nominally 12 cents per cubic foot, or 24 cents per 100 pounds, plus 5 per cent. Minimum bills of lading usually cost about \$2. Parcel receipts are issued by some lines covering small packages of not over \$25 in value for a charge of \$1.

SHIPPING ROUTES.

From New York: New York & Demerara S. S. Line, 106 Wall Street; sailings about monthly.

Quebec S. S. Company, 29 Broadway; sailings two or three times a month, according to season.

Royal Dutch West Indian Mail Line, 17 State Street; sailings every other week.

Royal Mail Steam Packet Company, 22 State Street; sailings fortnightly. This line transships at Port-of-Spain, Trinidad, and carries passengers only.

BRITISH HONDURAS.

A colony of the British Crown in Central America on the Caribbean Sea, bounded on the north by Yucatan and on the west and south by Guatemala. Area, 7,562 square miles. Population (estimated, 1907), 42,406. Capital and chief port is Belize, population (1901), 91,113. The executive is in the hands of a Governor. Revenue (1908), \$395,183; expenditure, \$516,700. There is a railway 25 miles in length. Telegraph and telephone lines connect the principal towns. Principal products are mahogany and logwood, sugar, cacao, bananas and other fruits.

Imports (1907), \$2,415,723; exports, \$2,211,036. Imports from the United Kingdom for same year amounted to \$665,009; from the United States, \$1,280,540. Shipments from the United States to British Honduras for the fiscal year 1908 amounted to \$1,299,145; in the same year the United States received from British Honduras goods valued at \$737,389. The principal articles coming from the United Kingdom were malt liquors, ready-made clothing, confectionery, cotton goods, paints, silks, soap, etc. The exports from the United States included the following leading lines:

Wheat flour	\$124,090	Boots and shoes.....	\$105,038
Iron and steel, and manu-		Manufactures of cotton..	148,132
factures of	133,966	Wood and manufactures of	76,469
Meat and dairy products.	239,418		

USEFUL INFORMATION.

Language, Weights and Measures: As in Great Britain.

Money: American gold dollars have been adopted as the standard for the colony.

Mail and Freight Time: From New Orleans to Belize, 9 days.

Postal Regulations: The usual rates of the Universal Postal Union apply to correspondence destined for this colony. International Money Orders and International Reply Coupons are exchanged with the United States. Parcels may be sent

by post from the United States if weighing not to exceed 11 pounds, at 12 cents per pound or fraction thereof.

Hints for Tourists: Distance from New Orleans to Belize, 2,360 miles. Usual first class passenger fare, \$25. The climate is damp and hot, ranging from 50° to 98°.

Commercial Travelers: A license is required of commercial travelers; cost \$10 per annum. Samples may be introduced under a bond or on payment of duty in cash, which will be released upon the export of the samples.

Customs Tariff: Duties at the rate of 10 per cent. ad valorem are levied on most articles excepting implements and machinery used in agriculture and local industries. Specific duties are levied on a few articles.

Consuls: American consul at Belize. British consular officials in the United States attend to the interests of British Honduras.

SHIPPING REGULATIONS.

No restrictions or consular documents of any kind are imposed. Ordinary rate of freight for general merchandise, New York to Belize, 20 cents per cubic foot or 40 cents per 100 pounds. Minimum bill of lading about \$3. No parcel receipts issued.

SHIPPING ROUTES.

From New York: United Fruit Company, 17 Battery Place; sailings monthly.

Morgan Line, 349 Broadway; twice a week to New Orleans, whence transshipment to Belize.

From New Orleans: United Fruit Company, 321 St. Charles Street; sailings weekly.

BRITISH NEW GUINEA—See Papua.

BULGARIA.

A country in southeastern Europe, one of the so-called Balkan States, bounded by Roumania, Servia, Turkey and the Black Sea. Area, 38,080 square miles. Population (census of 1905), 4,035,623. Principal towns, with populations (1905):

Sofia	82,621	Varna	37,417
Philippopolis	45,707	Rustchuk	33,632

Sofia is the capital; Varna and Bourgas (about 13,000 population) are the principal ports.

Bulgaria, formerly a province of Turkey, was created a principality by the Treaty of Berlin, 1878. The adjoining province of

Eastern Roumelia was at the same time created as an allied province, but developed into what was to all intents and purposes an integral part of Bulgaria itself. On October 5, 1908, the independence of both provinces as Bulgaria was proclaimed under the former Prince Ferdinand as Tsar (born 1861, elected 1887). There are more than 1,000 miles of railway open and several lines under construction and approaching completion. There are 3,270 miles of telegraph and 1,228 miles of telephone wires. Estimated revenue and expenditure (1908), 127,235,700 leva.

Bulgaria is essentially an agricultural and pastoral country, although minerals are known to exist. Total imports (1906), 108,474,373 leva. Exports, 114,573,356 leva. The United Kingdom shipped about one-sixth of the total amount of goods imported, and, with Austria-Hungary, Turkey and Germany, controls practically all of the trade. There are no United States statistics of commerce with Bulgaria, same having been hitherto included under the general head of Turkey. Bulgarian statistics give imports from the United States, 1,107,734 leva; exports to the United States, 631,247 leva. The principal imports of Bulgaria consist of textiles, metal goods and machinery, provisions and groceries, leather, building material, kerosene and other oils, paper, etc. Exports from Bulgaria are chiefly wheat, live stock and attar of roses, with eggs and other agricultural produce.

USEFUL INFORMATION.

Language: The Bulgarian language is closely allied to the Russian. German or French may be used in commercial correspondence, although English is perhaps more commonly spoken in Bulgaria than in most other countries of eastern Europe.

Money: The lev (plural leva) of 100 stotinki is the Bulgarian denomination, intended to be equivalent to the franc and of a similar value (19.3 cents).

Weights and Measures: While some Turkish denominations still exist, the metric system is that used in commerce.

Mail Time: From New York to Sofia, about 11 days.

Cable Rate: From New York, 35 cents per word.

Postal Regulations: The usual rates of the Universal Postal Union apply. International Money Orders drawn through the agency of Italy are received by Bulgarian post offices, which also recognize the International Reply Coupons. There

is no arrangement for parcel post between Bulgaria and the United States.

Hints for Tourists: Distance from New York to Sofia, about 4,500 miles. Approximate first class passenger fare beyond London about \$50. Visitors should be provided with passports, although regulations in this respect will probably be modified by the new Government. Climate, warm in summer and cold in winter, exceeding in both respects that usual in the Northern States of the Union.

Commercial Travelers: Salesmen soliciting orders in Bulgaria are expected to take out a "legitimation card," at a cost ranging from 50 to 100 francs per annum. In practice, however, few occasional visitors to Bulgaria have found it necessary to comply with this formality if they have local connections. Samples are admitted free of duty upon the deposit of an amount equivalent to the duty, which is returned if samples are shipped out of the country within one year.

Customs Tariff: The tariff is specific on gross weight of the goods and includes hundreds of classifications.

Consuls: There are no American consuls in Bulgaria, nor as yet any Bulgarian representatives in the United States.

Shipping: There are at present no restrictions as to the shipment of goods to Bulgaria, excepting possibly in regard to arms and munitions of war. There are no direct steamship lines plying between the United States and ports in Bulgaria. Shipments may be dispatched via Hull, Liverpool, London, Hamburg, Marseilles or Genoa for transshipment at these ports for Bulgarian destination, or to Constantinople for rail or water transportation thence.

BURMAH—See India.

CAICOS ISLANDS.

A group of islands in the West Indies associated with Turks Islands; dependencies of Jamaica, although geographically a portion of the Bahamas.

CAMBODIA—See French Indo-China.

CAMEROONS—See Kamerun.

CANADA.

The Dominion of Canada is so closely associated with the United States, not only geographically but in language and cus-

toms, and Canadian life and commerce are so interwoven with our own that it does not seem necessary in this place to give special details or information regarding it. Goods may be shipped from any part of the United States to any town in Canada in precisely similar fashion to that required in shipping from one State of the Union to another, with the exception that for clearance purposes transportation companies require information as to the character, quantity and value of the goods. Canadian and American railway and express companies are so intimately connected that ordinary time tables frequently include both. An "Official Circular to Exporters" is issued by the Canadian Customs House authorities and is available upon request. This prescribes certain declarations and forms of invoice which it is desirable to send to Canadian consignees for custom house use.

CANARY ISLANDS.

An archipelago in the North Atlantic Ocean about 60 miles from the west coast of Africa. There are seven principal islands. Total area of the group, 2,807 square miles. Population about 358,564, that of Teneriffe reported as 95,000, of Grand Canary 75,000, and of Palma 32,000. The capital is Santa Cruz, in the island of Teneriffe, population (1900), 38,419. Las Palmas, the capital of Grand Canary, is the principal seaport of the islands, and has a population of 44,517. These islands since 1493 have belonged to Spain and are governed as a province of that country. Their chief importance now is as a naval coaling station.

The principal product is tomatoes, which with bananas and potatoes constitute the chief exports, most of which go to Great Britain. The principal imports are coal, cotton and woollen goods, fertilizers, grain and machinery. The commercial relations of the United States with the Canary Islands in 1908 were officially reported as follows: Imports from the Canaries, \$83,521; exports from the United States to the islands, \$685,591. Leading items appearing among the exports included:

Lumber, boards, deals,		Mineral oil, refined, illumi-	
planks, etc.....	\$192,508	nating	\$161,755
Wheat	176,318	Unmanufactured tobacco..	60,961

USEFUL INFORMATION.

Language, Money, Weights and Measures: Those of Spain.

Cable Rate: From New York, 52 or 54 cents a word, according to route.

Postal Regulations: Same as for Spain.

Consuls: There is an American consul at Teneriffe, and consular agents at Grand Canary and Las Palmas. Spanish consular officers represent the interests of the islands in the United States.

Shipping: Requirements and regulations connected with shipments from the United States to the Canary Islands are the same as those given for shipment to Spain. There are no direct steamship services connecting United States ports with the Canary Islands. Shipments may be forwarded on through bill of lading from New York via lines plying to Liverpool, London, Hamburg, Marseilles, Genoa or Barcelona. See lines listed accordingly. For other conditions see under Spain.

CANDIA—See Crete.

CAPE COLONY—See Cape of Good Hope.

CAPE OF GOOD HOPE.

A British colony occupying the extreme southern portion of the African continent. Area, 276,995 square miles. Population (census of 1904), 2,405,552, of whom 580,380 were Europeans. Chief towns with populations in 1904:

Cape Town.....	77,668	East London.....	25,220
Suburbs of Cape Town.....	91,973	Graham's Town.....	13,877
Kimberley	34,331	Uitenhage	12,193
Port Elizabeth.....	32,959	Graaff-Reinet	10,083

Cape Town is the capital and principal port, the other leading ports being Port Elizabeth (Algoa Bay) and East London.

Cape Colony was originally founded by the Dutch about 1652; was taken by the English 1796, returned to the Netherlands seven years later, and again occupied in 1806; in 1814 was formally ceded to Great Britain for the sum of £6,000,000. Various native districts have from time to time been annexed to the original area of Cape Colony, which is under a Governor appointed by the Crown, with a responsible government consisting of a Legislative Council and a House of Assembly. Revenue (1907), £7,701,192; expenditure, £8,349,316.

Railways, government owned, are open for 3,254 miles; in addition there are 959 miles of privately owned railway. In 1907 there were 1,087 post offices, 595 telegraph offices, with 31,802 miles of wire, and 5,813 miles of telephone wires, with 4,760 sets of instruments.

PRODUCTION, INDUSTRY AND COMMERCE.

Over \$650,000,000 worth of diamonds have been yielded by the mines at Kimberley since their discovery. The value of diamonds found in 1907 was £5,955,208. Coal, gold and copper are also found in fair quantities. The principal industries of the country are the production of wool and wine. About 10,000,000 gallons of wine are annually manufactured. Other important products of the colony as reported by the last census are (per annum) :

	Bushels.		Pounds.
Wheat	1,701,800	Wool	42,244,731
Oats	2,427,007	Mohair	8,956,629
Mealies (corn).....	3,395,125	Ostrich feathers.....	389,051

Fruits are extensively grown, and are beginning to be exported to Great Britain. Sheep farms are often of very large size, ranging as high as 15,000 acres or more. According to the last census there were 2,527 industrial establishments in the Cape Colony employing 30,318 persons, including flour mills, breweries, tobacco factories, tanneries, saw mills and coach building works.

Imports, excluding specie (1907), £16,480,312; exports, excluding specie, £43,548,110. The shares of the leading countries of the world in the import trade of the Cape may be judged from the following figures for 1906, compiled by the American consul-general at Cape Town:

From United States.....	\$7,467,000	From Brazil.....	\$1,466,000
“ United Kingdom..	49,660,000	“ Holland	1,009,000
“ Australia	5,239,000	“ France	1,307,000
“ Germany	4,897,000	“ Canada	942,000
“ Argentina	3,165,000		

The exports from the United States to Cape Colony are not specifically enumerated by the United States Government, but are combined with those covering shipments to all British South Africa, which see.

Among the principal exports to the Cape from Great Britain (1907) were the following:

Apparel, etc.....	£1,468,120	Chemicals and medicines.	£277,969
Cottons	971,992	Haberdashery and hats...	246,174
Iron	804,176	Carriages, cycles, etc....	226,062
Leather and saddlery...	714,143	Arms, etc.....	211,496
Machinery	478,106	Stationery	136,916
Woolens	553,663	Hardware, etc.....	101,008
Electrical goods, etc....	388,108	Soap	128,819

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Great Britain.

Mail Time: From New York to Cape Town, about 25 days.

Average Freight Time: From New York, 33 to 36 days.

Cable Rate: From New York, 86 cents per word.

Postal Regulations: The regulations of the Universal Postal Union apply to mail matter intended for Cape Colony. International Money Orders and Reply Coupons are mutually exchanged between the Cape and the United States. There is no parcel post convention.

Hints for Tourists: Distance, New York to Cape Town, 11,245 miles. Approximate first class passenger fare, London to Cape Town, from \$135 to \$235, according to steamer, location of berth, etc. Intending visitors to South Africa always proceed via London because of the superior character of the steamship accommodations thence to the Cape. From Cape Town all principal places may be reached by rail, including the Transvaal and Rhodesia. One hundred pounds of baggage is allowed free of charge to first class passengers on the Cape railways. The climate of Cape Colony is mild and peculiarly dry, and there is no winter such as that known in the United States. The seasons are, of course, the reverse of those in the northern hemisphere.

Commercial Travelers: Foreign agents visiting Cape Colony must pay £50 for annual license, or one-half of that amount for a half year terminating June 30 or December 31. This license entitles the holder to represent only one firm; for each additional firm represented a further £5 is charged, but if agents or travelers for foreign firms are domiciled in Cape Colony the fee is only one-half that above named. Commercial travelers on the government railways of the colony receive double allowance of weight for free luggage, and half the usual charges for extra luggage.

Customs Tariff: See British South Africa.

Consuls: There is an American consul-general located in Cape Town and a consul at Port Elizabeth, with consular agents at East London and Kimberley.

The interests of the Cape in the United States are looked after by British consular officials.

SHIPPING REGULATIONS.

There are no special regulations or restrictions in force relative to shipments from the United States to the Cape. Ordinary rate of freight for general merchandise, New York to Cape Town, nominally 30s. to 35s. Minimum bill of lading to Cape Town about \$5.25. Parcel receipts for packages valued at \$10 or less, \$1.25 for 2 cubic feet, and \$1.25 for each additional foot or fraction of foot.

SHIPPING ROUTES.

From New York: Houston Line, Produce Exchange; sailings about once a month.

Prince Line, Produce Exchange; sailings about monthly.

American and African S. S. Line, Produce Exchange; sailings about monthly.

Hansa Line, 10 Bridge Street; sailings about monthly.

Union-Clan Line, Produce Exchange; sailings about monthly.

Shipments of goods to South Africa may also be forwarded via Southampton and other British ports or Hamburg for transshipment thence.

CAPE VERDE ISLANDS.

A group of islands in the Atlantic Ocean, 350 miles from Cape Verde, the westernmost point of Africa. There are fourteen principal islands, with numerous smaller islets. Area, 1,490 square miles. Population (census of 1900), 147,424. Capital of the islands is Praia. The island and town of St. Vincent is that most important commercially. The islands are a Portuguese possession, under the direction of a Governor.

Revenue (1908), 395,050 milreis; expenditure, 423,806 milreis. Chief products of the islands are coffee, tamarinds and millet. The islands are chiefly of importance as a coaling station for steamers. Total imports (1906), 2,092,540 milreis; exports, 392,479 milreis. Imports consist chiefly of cotton, woolen and linen textiles, hardware, crockery, coal, etc. Statistics of United States trade with these islands are officially included with that with Portuguese Africa, which see. The language of the islands is Portuguese, and commerce with them should be treated on the same conditions as that with Portugal. They may be reached by steamers sailing from Southampton, Liverpool and Lisbon.

CAROLINE ISLANDS.

A very large archipelago in the Pacific Ocean, lying to the north of German New Guinea. The group as a whole includes the Pelew (or Palau) and the Marianne (or Ladrone) Islands. Area of the group, 560 square miles. Population, estimated, 50,000.

These islands, for many years claimed by Spain, were purchased by Germany in 1899 for 16,810,000 marks, following the cession to the United States of the island of Guam, the largest of the Mariannes. The principal German islands are Ponapé, Yap and Saipan. Their total white population is only about 250.

Estimated expenditure (1908), 558,540 marks, of which 383,369 marks was contributed by the German Government. Imports (1906), 1,088,000 marks; exports (mostly copra), 483,000 marks. See German Oceania.

CASHMERE—See India.**CAYMAN ISLANDS.**

A small group of islands in the West Indies, British possessions, attached to the Government of Jamaica.

CELEBES.

An island of the East Indies, east of Borneo. Area, 49,390 square miles. Population, approximately, 454,368. Principal towns are Menado and Macassar, populations estimated, respectively, 10,000 and 25,000, of which possibly 1,000 are Europeans. The island has been a Dutch possession since 1660, when the Portuguese were expelled. It is reported to be very fertile and rich, especially in timber and minerals. In a general way is usually included under descriptions of the Dutch East Indies, which see. Imports consist chiefly of cotton goods, kerosene and hardware, but no statistics are available.

CEYLON.

A large island lying immediately south of India, to which it is almost joined geographically but not politically. Area, with outlying islands, 25,481 square miles. Estimated population (1906), 3,984,985, of which about 10,000 are Europeans. The principal town and port is Colombo, population 158,228. Colombo was first settled (1505) by the Portuguese; they were dispossessed by the Dutch, who in turn (1796) gave place to the British. The island

was in 1798 made a separate Crown colony, which it has since remained, under the administration of a British Governor. Revenue (1907), 36,573,844 rupees; expenditure, 35,291,521 rupees. There are 562 miles of railway open, 376 post and telegraph offices, and 3,651 miles of telegraph wires.

The island is essentially agricultural; chief industries, tea, coffee, rice, cocoanut, cinnamon, etc. Total imports (1907), 129,316 - 757 rupees; exports, 129,570,001 rupees. The exports consist chiefly of tea, cocoanut oil, cocoa, nuts and almonds and plum-bago. Shipments from the United Kingdom to Colombo in 1907 included the following leading articles:

Cottons	£309,298	Coal and fuel.....	£212,034
Metals	285,140	Machinery	114,296

There are no separate statistics of United States exports to Ceylon; they are officially included under the heading of British East Indies, which see. According to American consular statistics, the imports from the United States in 1906 included the following principal items:

Kerosene	\$234,795	Hardware	\$7,644
Cotton piece goods.....	56,502	Other manufactures of iron	
Tobacco	24,395	and steel.....	16,208
Machinery	19,833		

The total import trade of the island is divided among different supplying countries in about the following percentages:

	Per Cent.		Per Cent.
From British India.....	52.5	From Germany.....	2.5
“ United Kingdom.....	22.0	“ United States.....	1.2
“ Burmah	3.5		

USEFUL INFORMATION.

Language: The English language is solely employed in commerce.

Money: The rupee, as in British India (value 32.4 cents), but in Ceylon divided into 100 cents.

Weights and Measures: British denominations are in common use, although the usual East Indian weights, the *catty* ($1\frac{1}{3}$ pounds) and the *picul* ($133\frac{1}{3}$ pounds) are still frequently used.

Mail Time: New York to Colombo, about 23 days.

Average Freight Time: New York to Colombo, 30 to 40 days.

Cable Rate: From New York, 76 cents per word.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter addressed to Ceylon. Interna-

tional Money Orders drawn through the agency of Great Britain are honored at the principal Ceylon post offices, as are also the International Reply Coupons. There is no arrangement for the interchange of parcel post between the United States and Ceylon.

Hints for Tourists: Distance from New York to Colombo, about 9,300 miles. Approximate first class fare beyond London, \$200 to \$250, depending upon steamer. Colombo can also be reached from Bombay or Calcutta by steamer or by rail. The climate is hot, the average temperature being 81° the year around. The coolest months are December and January.

Commercial Travelers: No licenses are required of commercial travelers visiting Ceylon. Duty, if any, required to be paid upon samples accompanying travelers will be refunded upon the shipment of the goods out of the colony.

Customs Tariff: The tariff of Ceylon is very light, averaging only about 5½ per cent. ad valorem, and there is a long list of exemptions from import duty.

Consuls: American consul at Colombo. British consular officers in the United States attend to the interests of Ceylon.

SHIPPING REGULATIONS.

There are no consular documents required or restrictions imposed on shipments for Ceylon. Ordinary rate of freight for general merchandise, New York to Colombo, nominally 30s. to 35s. Minimum bill of lading from \$5 to \$10, according to line. Parcel receipts for small packages not exceeding \$10 to \$25 in value, according to line, about \$1 per cubic foot.

SHIPPING ROUTES.

From New York: American & Indian Line, 10 Bridge Street; sailings about monthly.

Barber & Co., Produce Exchange; sailings about monthly.

American & Oriental Line, 24 State Street; sailings about monthly.

American Asiatic S. S. Company, 12 Broadway, sailings about monthly.

Some of the foregoing lines call at Colombo only when sufficient inducement in the way of cargo offers. Shipments may also be made from New York for Colombo via Liverpool, Glasgow, London, Hull, Bremen or Trieste, for transshipment at such ports.

CHANNEL ISLANDS—See United Kingdom.

CHATHAM ISLANDS—See New Zealand.

CHILE.

A republic on the west coast of South America, lying between Argentina and the Pacific Ocean, extending from Peru on the north to Cape Horn on the south, having a total length of 2,800 miles, with an average breadth of 100 miles only. Area, estimated, 290,741 square miles. Population (1905), 3,399,928. Principal towns with populations:

Santiago	378,000	Iquique	43,500
Valparaiso	175,000	Chillan	31,000
Concepcion	60,676	Antofagasta	26,445
Talca	44,271		

Santiago is the capital, Valparaiso the chief port of entry.

Chile was originally a Spanish colony, declaring its independence in 1810, since which time it has remained a republic under a President elected for a term of five years, not eligible for re-election. As a result of a war with Bolivia the province of Antofagasta was ceded to Chile in 1884, together with the provinces of Tarapacá and Tacna from Peru. The Patagonian region was divided in 1881 with Argentina, Chile retaining a small strip on the west coast, together with the Strait of Magellan and Tierra del Fuego. Revenue (1908), 220,000,000 pesos; expenditure, 225,918,777 pesos.

There are about 3,646 miles of railway open, under construction and planned. It is hoped that through railway connection with Buenos Aires via the Trans-Andean line will be open in 1909. There are 865 post offices, about 12,000 miles of telegraph (323 stations), and 8,000 miles of telephone lines.

PRODUCTION, INDUSTRY AND COMMERCE.

Chile has very rich mineral resources, including copper, gold and silver, iron and coal. The chief industry in this line, however, is the mining and shipping of nitrate of soda. Agriculture rivals mining as the principal industry of the country. Very large numbers of sheep and cattle are raised, and wheat, corn, barley, oats, beans, peas, tobacco, hemp, potatoes, etc., are extensively grown. Grapes and almost all fruits flourish. The manufacturing industries of the country are increasing in importance, including not only smelting works for copper and silver, but flour and saw mills, tanneries, breweries and distilleries, soap, biscuit, cloth, furniture and paper factories.

Imports (1907), \$107,193,877 (gold); exports, \$102,229,466 (gold). The distribution of the foreign trade of Chile among the principal countries for the year in question was as follows, values being Chilean pesos of 36½ cents gold each:

	Imports From. Pesos.	Exports To. Pesos.
Great Britain.....	113,502,732	139,666,884
Germany	74,310,374	55,819,019
United States.....	31,124,384	24,843,462
France	16,093,564	16,224,086

Total exports from the United States to Chile for the fiscal year of 1908 were officially reported as amounting to \$9,194,650. The principal items among United States shipments to Chile were the following:

Agricultural implements...	\$334,769	Other manufactures of iron and steel	\$966,212
Cars, carriages and other vehicles	762,450	Illuminating oils	701,772
Manufactures of cotton...	616,814	All other oils	352,531
Steam engines.....	967,148	Lumber, boards, deals and planks	809,059
Other machinery.....	838,831		

USEFUL INFORMATION.

Language: The Spanish language is universally employed.

Money: The monetary unit is the peso, which has a nominal gold value of 36½ cents, United States money. The currency and accounts are, however, almost altogether on a paper basis, and the *moneda corriente* fluctuates greatly in value, having not long ago fallen as low as 15 cents gold to the peso. Exchange is now about 20 cents.

Mail Time: New York to Valparaiso, about 35 days.

Average Freight Time: New York to Valparaiso, via Panama, 35 days; via direct steamer, 40 to 45 days.

Cable Rate: From New York, \$1.25 per word.

Postal Regulations: Chile is a member of the Universal Postal Union, and the usual regulations are in force covering correspondence, etc. International Money Orders drawn in the United States are honored in Chile, as are also International Reply Coupons. Parcels may be sent by post if weighing less than 11 pounds, at 12 cents per pound or fraction thereof.

Hints for Tourists: Distance, New York to Valparaiso, via Panama, 5,910 miles. Chile may be reached by steamers from the Atlantic, Gulf or Pacific seaports to Colon, and by steamers from Panama on the west coast of the Isthmus via sundry South American ports to Valparaiso (first class fare from

Panama, \$204). Intending visitors more frequently proceed to Europe, taking steamers usually at Southampton or Liverpool for Buenos Aires, thence railway overland, or direct steamers around Cape Horn to Valparaiso. The overland railway route is not yet completed, a short break at the summit of the Andes still remaining between the Chilean and Argentine railway lines which must be covered by coach, involving at present about six hours' ride. This route is only open during the summer, December and January, as in winter it is blocked by the snow. It is expected that the tunnel connecting the two railway systems will be finished and in operation in 1909 or 1910. It must be remembered that the seasons in Chile are precisely the reverse of those in the northern hemisphere.

Commercial Travelers: No restrictions are imposed on commercial travelers visiting Chile. Samples accompanying travelers are treated with a great deal of liberality, duties sometimes being suspended on any except unusually valuable goods for a period of as much as six months. Sometimes a six months' note is given for the amount of duty, which is collected if the salesman has not within the six months left the country.

Consuls: American consuls are located at Valparaiso, Iquique and Punta Arenas; consular agents at Antofagasta, Arica, Caldera, Coquimbo and Talcahuano.

Chilean consulates in the United States exist at San Francisco, Cal.; Savannah, Ga.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; St. Louis, Mo.; New York, N. Y.; Portland, Ore.; Philadelphia, Pa.; Norfolk, Va.; Port Townsend, Wash., and Tacoma, Wash.

SHIPPING REGULATIONS.

Consular invoices in either the English or Spanish language must be arranged in quadruplicate, excepting for shipment to Punta Arenas, which is a free port. Forms of consular invoices cost 25 cents per set of four. Consular charges for each set of bills of lading, \$1; certification of each set of consular invoices up to \$200 in value, \$1; one-tenth of one per cent. for larger amounts than \$200. All packages destined for Chile must be marked in stencil—brush marks are not allowed. Gross weight in kilos must be marked on each package. Ordinary rate of freight for general merchandise, New York to Valparaiso, nom-

inally 20 to 30 cents per cubic foot. Minimum bill of lading usually \$1. Parcel receipts via Panama for packages not exceeding 2 cubic feet or \$20 in value, \$2.50 per cubic foot or fraction thereof.

SHIPPING ROUTES.

From New York: Merchants Line, 1 and 2 Hanover Square; sailings once or twice a month.

West Coast Line, 25 Broad Street; sailings once or twice a month.

Barber Line, Produce Exchange; sailings about monthly.

From San Francisco: Kosmos Line, 158 California Street; sailings once or twice a month.

Chargeurs Réunis, 210 Battery Street; sailings once or twice a month.

From Puget Sound, Tacoma and Seattle: Kosmos Line; sailings about monthly.

Chargeurs Réunis; sailings about monthly.

In addition to the foregoing lines sailing directly to Chilean ports, cargo is taken for transshipment by lines plying to Colon and Panama, which see.

CHINA.

An enormous territory in eastern and central Asia, the most populous, and, except Siberia, the largest state on that continent. The area of China proper is estimated to be over 1,500,000 square miles. Dependencies including Manchuria, Mongolia, Tibet, Chinese Turkestan, etc., bring the total area up to nearly 4,375,000 square miles. The population of China proper is estimated at over 400,000,000, and that of the dependencies just named at almost 25,000,000. The number of foreigners resident in the open ports of China at the end of 1906 was reported to be 38,597, of whom 9,256 were British and 3,447 American subjects. The capital of China is Peking; estimated population, 700,000. The principal treaty ports open to trade, with their estimated populations, are the following:

Canton	900,000	Nanking	261,000
Tientsin	750,000	Ningpo	260,000
Chungking	702,000	Changsha	230,000
Shanghai	651,000	Chinkiang	170,000
Foochow	624,000	Wuhu	123,000
Hankow	530,000	Amoy	114,000
Soochow	500,000	Chefoo	100,000
Hangchow	350,000	Newchwang	75,000

Foreign settlements on Chinese territory, including Hongkong (British), Macao (Portuguese), Weihaiwei (British), Kiaochau (German), will be found separately described.

The ancient kingdom of China has in recent years been the bone of contention among the Great Powers of the earth, the effort of many of which has been directed toward preserving the integrity of the empire, although several concessions of territory have been wrung from the Emperor on one pretext or another. The present Emperor is Pu-Yi (born 1903, acceded 1908), under the regency of Prince Chun.

Including lines in Manchuria, about 3,900 miles of railway were open in 1908. Many additional lines are under construction and innumerable new lines are contemplated or projected. About 22,000 miles of telegraph lines are in operation, and there are telephone exchanges in the principal cities; that of Peking is said to have over 2,000 subscribers.

PRODUCTION, INDUSTRY AND COMMERCE.

The majority of the people of China are engaged in agricultural pursuits, the chief products being tea, silk, indigo, rice, cotton, cereals and sugar. About one-fourth of the world's supply of silk is said to come from China. Efforts are being made to modernize agricultural processes; the importation of agricultural implements is being encouraged by the state, and professors of agriculture have recently been imported from the United States. The manufacturing industries, properly so called, consist chiefly of the cotton mills of Shanghai, flour mills in the same city, the silk filatures in several cities and the cotton spinning and weaving mills, soap factories, flour and rice mills that are being established in many different directions. There are productive coal and iron mines that are being worked successfully. Various kinds of other minerals are known to exist, and concessions for exploiting various deposits are constantly being granted.

Total imports (1907), £67,665,223; exports, £42,961,863. The share of the principal nations of the world in the foreign commerce of China for 1907 was estimated as follows :

	Per Ct.		Per Ct.
Hongkong	37	United States.....	9
Japan	14	India	5
Great Britain.....	13	Russia	3
Europe, except Russia.....	12	Other countries.....	7

The principal imports of China consist of cotton goods, opium, metals, sugar, kerosene, coal, rice, etc. In 1906 a total of over 647,000,000 yards of cotton piece goods were imported from the United Kingdom, as against 271,000,000 yards from the United States. Other principal articles of import into China are thus compared by an American consular official, figures quoted being for 1906:

	Exported from United States.	Exported from United Kingdom.
Machinery	\$473,576	\$150,862
Metals—		
Copper, wrought and unwrought.....	740,910	132,855
Iron and steel and their manufactures.....	488,894	4,105,856
Oil, refined mineral.....	3,715,804	.....
Tobacco of all kinds.....	2,187,318	819,032
Woolens and worsteds.....	4,873	3,657,174

The total foreign trade of the United States with China for the fiscal year ending June, 1908, was thus reported: Imports from China, \$26,020,922; exports to China, \$22,343,671. The principal articles included in the foregoing figures of exports from the United States to China were:

Mineral oil, refined.....	\$8,630,534	Tobacco, unmanufactured	\$686,136
Manufactures of cotton..	3,412,823	Tobacco, manufactures of	832,363
Copper, ingots, bars, etc.	3,231,387	Iron and steel, manufac-	
Wheat flour	1,923,276	tures of.....	1,174,891
Lumber, boards, deals			
and planks	961,271		

USEFUL INFORMATION.

Languages: There are many dialects of the Chinese language which it is a physical impossibility for the ordinary visitor to China to attempt to learn. The English language is that suitable for general correspondence. No Chinese printed matter should be arranged without consultation with competent authorities in the actual field where the printed matter in question is destined for circulation.

Money: The official monetary standard of the Chinese empire is the haikwan tael, of fluctuating value, varying with the price of silver; in 1908 it averaged about 60.9 cents. The tael of commerce is usually the Shanghai tael, recent value 54.6 cents. There are several other varieties of the tael. The dollar used in Chinese ports is the Mexican dollar, having an actual value of about 37.6 cents United States gold, and the so-called British dollar, 39.3 cents. Quotations for China

should be either in English sterling or United States gold currencies, as may be preferred.

Weights and Measures: The usual denominations of England and the United States are generally understood throughout China, although the *catty* ($1\frac{1}{3}$ pounds) and the *picul* ($133\frac{1}{3}$ pounds) are familiar denominations, as they are throughout the Far East.

Mail Time: San Francisco to Shanghai, about 20 days.

New York to Shanghai, via London, about 40 days.

Average Freight Time: From San Francisco, about 21 days. From New York to Shanghai, via Suez, direct steamer, about 60 days; via transcontinental railway lines to San Francisco, thence to Shanghai, about 45 days.

Cable Rates: New York to Shanghai, \$1.22 or \$1.60 per word, according to route. New York to northern Chinese ports, \$1.33 or \$1.72 per word, according to route.

Postal Regulations: At Shanghai there is a branch United States post office, and mail matter addressed to that city is forwarded at domestic postage rates. In the case of most other important cities in China the usual rates of the Universal Postal Union are in operation. International Money Orders drawn through the agency of various other foreign nations are honored at sundry post offices in China, full information regarding which can be obtained from postmasters. To other towns in China than Shanghai parcels may be sent weighing not more than 4 pounds 6 ounces, and not exceeding \$50 in value, at 12 cents per pound or fraction thereof.

Hints for Tourists: Distance from New York to Shanghai, via San Francisco, 9,920 miles; via London, 14,745 miles. Approximate first class passenger fare, San Francisco to Shanghai, \$225; New York, via London, around the world, from about \$600. Peking may also be reached by rail from Europe via Moscow-Kharbine; fare from Moscow (5,703 miles, 13 days), about \$175. There is frequent and fairly comfortable passenger steamship communication among the various treaty ports of China, and between them and Japan, the Philippines and Australia. Peking can now be reached by Trans-Siberian Railway in sixteen days from London. The climate in China varies according to the latitude, ranging from very mild in the south to cold in the northern portions and many points in the interior.

Commercial Travelers: There are no license fees exacted of commercial travelers visiting Chinese cities. Samples in reasonable quantities and evidently not for sale are frequently admitted free of duty; a good deal of liberality is manifested in this respect; but when duties are required because of the intrinsic value of the samples, the amount paid at one port may be withdrawn on leaving, or the certificate of payment used for future payments at other Chinese customs houses.

Customs Tariff: The Chinese tariff enumerates several hundred classifications of duties, most of them specific on the basis of weights; some ad valorem duties, however, are named, practically all of them of 5 per cent.

Consuls: United States consuls-general at Canton, Hankow, Mukden, Shanghai and Tientsin; consuls at Amoy, Antung, Chefoo, Chungking, Foochow, Kharbine, Nanking, Newchwang and Swatow.

Chinese consulates in the United States are located at San Francisco, Cal.; Boston, Mass.; New York, N. Y.; Portland, Ore.; Philadelphia, Pa.

SHIPPING REGULATIONS.

No consular documents are required, nor are there restrictions of any sort imposed on shipments destined for China. Ordinary rate of freight for general merchandise, direct steamer New York to Shanghai, nominally 25 to 30 shillings per ton weight or measure; via Pacific Coast overland rail routes, \$1.75 per hundred pounds, and from the Coast about \$10 per ton of 2,000 pounds or 40 cubic feet, ship's option. Minimum bill of lading from New York, direct steamers, \$5; via San Francisco, \$7.60. Parcel receipts are issued by direct steamers from New York at a charge of \$1 per cubic foot for packages of not over \$20 to \$25 in value. Transcontinental routes do not issue parcel receipts.

SHIPPING ROUTES.

From New York: Barber & Co., Produce Exchange; sailings twice a month.

American & Oriental Line, 24 State Street; sailings about monthly.

American & Manchurian Line, Produce Exchange; sailings about once a month.

American Asiatic S. S. Company, 12 Broadway; sailings about once a month.

United States and China-Japan S. S. Line, 10 Bridge Street; sailings about once a month.

Transcontinental lines taking shipments from New York for Chinese destinations include:

Southern Pacific Company, 349 Broadway; either by all-rail route or by Morgan Line steamer three times a week, via Galveston, thence rail.

Canadian Pacific Railway, 458 Broadway.

Northern Pacific R. R. Company, 319 Broadway.

Great Northern Railway, 299 Broadway.

Union Pacific Railroad, 287 Broadway.

Santa Fé Route, 377 Broadway.

Mallory S. S. Company, 80 South Street, per steamer to Galveston two or three times a week, thence rail to San Francisco.

From San Francisco: Pacific Mail S. S. Company, Flood Building; Toyo Kisen Kaisha and Occidental and Oriental S. S. Company. The foregoing lines operate in conjunction, having sailings usually three or four times a month.

From Portland, Ore.: Portland and Asiatic S. S. Company; sailings about every three weeks.

From Scattle and Tacoma, Wash.: Bank Line, Ltd.; sailings every 24 days.

China Mutual S. N. Company and Ocean S. S. Company; joint service, sailings about every 28 days.

Nippon Yusen Kaisha; sailings about every two weeks.

Great Northern S. S. Company; sailings once in three or four months.

COCHIN CHINA—See French Indo-China.

COLOMBIA.

A Republic in the northwestern corner of South America, bordering on the Pacific Ocean and Caribbean Sea. Area, 473,202 square miles. Population estimated about 4,000,000, of whom more than one-half are whites and half castes. Principal cities, with populations, are Bogotá, population 100,000; Medellin, 60,000; Barranquilla, 40,115; Bucaramanga, 20,000; Cartagena, 20,000. Bogotá is the capital, Medellin a mining centre, Bucaramanga the centre of an important coffee trade, and Barranquilla the chief port of the country, connected by a short railway

6 miles long with Puerto Colombia (Savanilla), where ships load and discharge.

This territory was early settled by the Spaniards, and in 1819 was made into an independent republic by Bolivar, together with the States now called Venezuela and Ecuador. This confederation was split up, the part now known as Colombia taking the name of New Grenada in 1832. In 1863 the present name was adopted, and continued under the new Constitution in 1886, and under a President whose term of office at present is ten years. Revenue and expenditure, estimated, 1908 (gold), \$15,992,-863.

There are only about 410 miles of railway open, with 8,680 miles of telegraph. The Magdalena River is the chief waterway of the country, navigable for 1,400 miles from Barranquilla. There are few railways, and passengers and freight to districts not reached by river boats are for the most part transported on mule back.

PRODUCTION, INDUSTRY AND COMMERCE.

There are enormous mineral resources in Colombia, but mining operations have scarcely been begun. Gold is mined to some extent in the department of Antioquia, and silver in Tolima and Cauca. Iron, coal, platinum, lead, mercury and emeralds are also to be found. The agricultural interests of Colombia are at present most important. Coffee, cacao, bananas, sugar and tobacco are grown, and there are many valuable forest woods. Cultivation, however, is very backward, chiefly through lack of means of communication and transport. Manufacturing industries are not yet important, and are exclusively for home consumption. There are a few spinning and hosiery mills, and one or two large sugar factories have recently been erected.

The foreign trade of Colombia for 1907 is reported as having amounted to a total of \$26,280,005 (gold), exports being \$13,791,442, and imports \$12,488,563. Statistics, however, are not very full or reliable. In value the imports of United States goods in Colombia exceed those from any other nation, but French goods are a very close second, and British goods but little behind the French. Importations from Germany amounted, at last available information, to about one-half the value of those from the United States. The United States Government statistics for the fiscal year ending June, 1908, give exports to Colombia \$3,452,375; imports from Colombia, \$6,380,755. The

principal articles shipped from the United States in 1908 were the following:

Manufactures of cotton...	\$624,587	Cars, carriages and other vehicles	\$147,902
Machinery	447,598	Chemicals, drugs, dyes, etc.	207,350
Other manufactures of iron and steel	464,339	Manufactures of leather...	169,476
Wheat flour	201,360	Meat and dairy products.	230,123

USEFUL INFORMATION.

Language: Spanish is exclusively used.

Money: The Colombian peso has a nominal gold value of one United States dollar. The paper peso, which only is in use, has a value of about one cent.

Weights and Measures: The metric system.

Mail Time and Average Freight Time: From New York to Barranquilla, 9 days; to Cartagena, 11 days; to reach Bogotá about 6 or 8 days beyond Barranquilla are necessary.

Cable Rate: From New York, \$1.14 or \$1.37 per word, according to route.

Postal Regulations: The usual provisions of the Universal Postal Union apply to mail matter of all sorts addressed to Colombia. There is no arrangement, however, for the exchange of Money Orders between the United States and Colombia, nor are International Reply Coupons exchangeable at Colombian post offices. Parcels may be sent by post from the United States if weighing not more than 11 pounds, at 12 cents per pound or fraction thereof.

Hints for Tourists: Distance, New York to Barranquilla, 2,380 miles. First class passenger fare about \$80. The climate of the lowlands along the coast is very hot and damp, but in the highlands of the interior (Bogotá, 9,000 feet altitude) the heat is tempered, and the climate the year around is somewhat similar to that of May in New York. Visitors to Colombia must be provided with a passport bearing the visa of a Colombian consulate at port of departure.

Commercial Travelers: No license or tax is imposed on commercial travelers visiting Colombia. Small samples weighing not over 50 pounds, if of no commercial value, are admitted free of duty. If necessary for duty to be assessed, a bond may be given or cash deposited, returnable upon the export of the samples within twelve months' time.

Customs Tariff: The tariff of Colombia assesses specific rates of duty on the basis of weight, plus a surtax of 70 per cent.

Consuls: American consul-general at Bogotá; consuls at Barranquilla and Cartagena; consular agents at Medellin, Santa Marta, Bucaramanga, Cali, Cúcuta and Honda.

Colombian consular representatives in the United States are located at Mobile, Ala.; San Francisco, Cal.; New Haven, Conn.; Washington, D. C.; Tampa, Fla.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; Detroit, Mich.; Gulfport, Miss.; St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa.; Norfolk, Va.

SHIPPING REGULATIONS.

Consular invoices must accompany all shipments of goods to Colombia. Blanks per set of four cost 10 cents. Consul's charges for certifying invoices of a value not exceeding \$200, \$18; consul's charges for certifying invoices of a value not exceeding \$500, \$24; consul's charges for certifying invoices of a value greater than \$500, \$30 for each \$1,000 or fraction thereof. Invoices of machinery intended for industrial purposes, railways, telegraphs, mills, etc., \$9. There is an additional charge of 20 cents for stamps for each set of consular invoices and each set of bills of lading. For further particulars inquiry should be made of consuls of Colombia. In packing goods it should be remembered that parcels not exceeding 150 pounds in weight are most convenient for transportation in the interior, and all perishable goods must be packed so as to exclude moisture. Merchandise transported via the Magdalena River is subject to a temperature of at least 100° Fahr. for a period of 10 days, besides liability to heavy rains and to accidental falls.

Ordinary rate of freight for general package cargo, New York to Barranquilla, 12 cents per cubic foot, or 30 cents per 100 pounds, plus 10 per cent. primage and Colombian taxes. Minimum bill of lading, \$3 plus extra charges. Parcel receipts are sometimes issued, costing from \$1 upward.

SHIPPING ROUTES.

From New York: Hamburg American Line, Atlas Service, 45 Broadway; sailings for Savanilla and Cartagena weekly.

Royal Mail Steam Packet Company, 22 State Street; for Savanilla and Cartagena, every other week.

Goods may also be shipped from all United States ports via lines running to Colon, transshipment thence via Panama to ports on the western coast of Colombia.

COMORO ISLANDS.

A group of islands half way between Madagascar and the African coast, under French protection. Population estimated at 47,000. They are unimportant commercially.

THE CONGO.

The territory known as the Congo stretches along the river of that name in western and central Africa. Area, estimated, 900,000 square miles. Population, also estimated, 30,000,000, including (1906) 2,760 Europeans. The capital is Boma, population 3,300 (about 300 Europeans). Matadi, another important town, has a population of 4,000 (250 Europeans).

The Congo Independent State succeeded the Congo International Association, founded in 1883 by King Leopold of Belgium, under whose sovereignty it was placed and remained independent until its annexation to Belgium, September, 1908. Revenue (1904), 29,825,000 francs; expenditure, 32,500,550 francs.

There are eleven steamers on the lower Congo and thirty on the upper Congo; the rapids intervening have been avoided by a railway 240 miles in length. There are two or three other railway lines under construction and in process of extension, including connections with the Rhodesia lines, and several telegraph lines are in operation. There are twenty-two post offices.

PRODUCTION, INDUSTRY AND COMMERCE.

The chief products of the Congo are rubber, ivory, palm nuts and oil, coffee, cocoa and tobacco. Iron, copper and other minerals have been found, and several scientific expeditions are now working in this territory seeking and planning to exploit rubber and mining enterprises.

Imports (1906), £859,103; exports, £2,355,791. The larger part of the imports consist of cotton piece goods of English and Belgian manufacture, amounting to more than one-quarter of the whole. Clothing, food products and liquor make up more than another quarter. Machinery and metals amount to about one-eighth of the whole. By nations, Belgium supplies about one-half of all the goods imported by the Congo, the United Kingdom following with about one-fifth as much merchandise as that supplied by Belgium. The total exports from the United States to the Congo for the fiscal year ending June, 1908, amounted only to \$242; but it is a known fact that many more American goods reach the Congo through second hands in Europe.

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Belgium.

Average Mail and Freight Time: New York to Boma, 34 days.

Cable Rate: From New York, \$1.60 per word.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter for the Congo. International Money Orders drawn through the agency of Belgium are honored at a few of the chief post offices, but no arrangement has been made for honoring International Reply Coupons at these post offices. There is no parcel post arrangement between the United States and the Congo.

Customs Tariff: The general import duties of the Congo amount to about 10 per cent. ad valorem; but machinery for industrial purposes, steamers, boats, agricultural implements, railway material, etc., are charged 3 per cent. only on importation.

Consuls: There is a United States consul-general at Boma. The Congo Independent State has been represented in the United States by a consul-general at Baltimore, Md. It is probable that in the future Belgian consuls will look after the interests of the Congo in the United States.

Shipping: There are no consular documents required nor restrictions of any sort imposed on shipments destined for the Congo. No direct steamers ply from ports of the United States to ports of the Congo. Through bills of lading may be obtained via transshipping steamers plying from Liverpool, Hamburg, Bremen, Havre or Cadiz.

COOK ISLANDS—See New Zealand.

CORSICA—See France.

COSTA RICA.

A state in Central America lying between Nicaragua on the north and Panama on the south, and bordering on the Caribbean Sea and the Pacific Ocean. Area, 18,400 square miles. Population, 341,590, besides about 3,500 Indians. Principal towns with populations:

San José.....	24,231	Alajuela	5,502
Heredia	7,499	Puntarenas	4,528
Cartago	5,626	Port Limon.....	4,071

San José is the capital; Port Limon the principal port of entry on the Caribbean Sea; Puntarenas the chief port on the Pacific.

Costa Rica became an independent republic in the year 1821, but its present Constitution dates only from 1870. Revenue (1907), 7,654,874 colones; expenditure, 7,095,503 colones.

There are 294 miles of railway in Costa Rica, the capital being connected with Port Limon on the Caribbean and Puntarenas on the Pacific, although in the latter line there is still a gap of a few miles, at present traversed by carriages, which it is expected will shortly be completed. Telegraph lines, 1,026 miles; telephone lines, 200 miles; seventy-three post offices.

PRODUCTION, INDUSTRY AND COMMERCE.

The chief products of Costa Rica are bananas and coffee. The prosperity of the country largely depends upon the former, which are controlled by an American company. Cocoa is also produced, and several valuable woods are found. Corn, sugar, rice and potatoes are generally cultivated, and the raising of live stock is an important industry. There are several mines, chiefly of gold, but for the most part worked on a small scale.

Total exports for 1907 (gold), \$9,350,000; imports, \$7,555,000. The principal exports consist of bananas, approximating five million dollars, and amounting to over ten million bunches. The greater part of the imports consists of textiles and articles of domestic use; about \$600,000 of imports of cattle. The United States supplies about 45 per cent. of the imports, the United Kingdom and colonies about 22 per cent., Germany 11 per cent., France 5 per cent., and other Latin-American States about 5 per cent. According to United States statistics, trade with Costa Rica for 1908 was: Imports from Costa Rica, \$4,405,165; exports to Costa Rica, \$2,696,744. The principal articles included in the exports from the United States to Costa Rica were the following:

Machinery	\$228,062	Manufactures of cotton...	\$210,824
Builders' hardware	75,238	Passenger and freight cars	153,737
Other manufactures of iron		Meat and dairy products...	305,506
and steel	341,002	Wood and manufactures of	145,956
Wheat flour	321,717		

USEFUL INFORMATION.

Language: Spanish should be used.

Money: The monetary standard is the *colon*, value about 46.5 cents.

Weights and Measures: The metric system is commonly em-

ployed in foreign trade relations, but the old Spanish weights and measures are still popularly used. For their equivalents see under Spain.

Mail Time: New York to Port Limon (via New Orleans), 7 days.

Average Freight Time: New York to Port Limon, about 13 days; New Orleans to Port Limon, about 4 days; San Francisco to Puntarenas, about 25 days.

Cable Rate: From New York, 75 cents per word.

Postal Regulations: Rates of the Universal Postal Union apply to mail matter destined for Costa Rica, where International Money Orders are honored as well as International Reply Coupons. Parcels may be sent by post to Costa Rica if weighing not more than 11 pounds, at 12 cents per pound or fraction thereof.

Hints for Tourists: Distance, New York to Port Limon, 2,685 miles. From Port Limon to San José it is 103 miles, a six or seven hours' railway journey, while from the Pacific port of Puntarenas about one day is at present occupied in the journey to the capital. Approximate first class passenger fares, New York to Port Limon, \$80; New Orleans to Port Limon, \$50. The climate of Costa Rica is hot on the coast, but mild and temperate on the tablelands where San José and other important towns are situated.

Commercial Travelers: Unless special sample rooms are opened no license is required of visiting commercial travelers. Duty, if any, on samples must be paid, but if desired a certificate will be issued entitling to a refund of the duties providing the samples are exported within a period of three months.

Customs Tariff: The tariff of Costa Rica is a complicated one, including several hundred classifications on which specific duties are levied, all of them subject to a surtax ranging from 15 to 50 per cent., besides theatre and quay dues. Frequent changes are made in the tariff.

Consuls: There are American consuls at Port Limon and San José, and a consular agent at Puntarenas.

Consulates of Costa Rica are established at Mobile, Ala.; San Francisco, Cal.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; St. Louis, Mo.; New York, N. Y.; Portland, Ore.; Philadelphia, Pa.; Galveston, Tex.; Norfolk, Va., and Richmond, Va.

SHIPPING REGULATIONS.

All shipments destined for Costa Rica require a consular invoice in quadruplicate. Blanks per set of four cost 10 cents, but no charge is made by the consul for certification. Ordinary rate of freight for general merchandise, New York to Port Limon, 16 cents per cubic foot, or 40 cents per 100 pounds, plus 10 per cent. primage. Minimum bill of lading, New York to Port Limon, \$3. Parcel receipts for packages not exceeding \$20 in value, \$1 for the first cubic foot, and 50 cents per each additional cubic foot up to 4.

SHIPPING ROUTES.

From New York: Hamburg American Line, Atlas Service, 45 Broadway; sailings weekly to Port Limon.

From Boston: United Fruit Company, Long Wharf; sailings weekly to Port Limon.

From New Orleans: United Fruit Company, 321 St. Charles Street; sailings weekly to Port Limon.

From San Francisco: Pacific Mail S. S. Company, 384 Flood Building; sailings every 10 days to Puntarenas.

Pacific Coast S. S. Company, Broadway Wharf; sailings monthly to Puntarenas.

Kosmos Line, 158 California Street; sailings about monthly to Puntarenas.

Chargeurs Réunis, 210 Battery Street; sailings about monthly for Puntarenas.

From Puget Sound: Kosmos Line and Chargeurs Réunis from Seattle to Puntarenas about monthly.

In addition to the foregoing lines, ports in Costa Rica may be reached per all lines plying to Colon and transshipment thence.

CRETE.

An island in the eastern Mediterranean immediately south of Greece. Area, about 2,950 square miles. Population, estimated, 303,543. Chief towns, Candia, population 22,331, and Canea, the capital, population 20,972.

The island of Crete, sometimes called Candia, is nominally subject to the Sultan of Turkey, but for some time has been administered under a High Commissioner appointed by the Great Powers. Late in 1908 it declared for annexation to Greece, and

its future status is at present problematical. The imports of the island in 1907 amounted to about \$3,500,000; exports, \$3,200,000. The chief commerce is with Greece and Turkey.

CUBA.

The largest of the West India islands southeast of Florida, from which its western extremity is separated by only 130 miles. Area, about 44,000 square miles. Population (1907), 2,028,282. Principal towns, with estimated populations, are:

Havana	275,000	Cienfuegos	30,000
Santiago de Cuba.....	40,000	Cardenas	22,000
Matanzas	37,000	Camaguey	20,000

About one-third of the population consists of mulattoes and negroes. Havana is the capital and chief port.

Following a revolution in Cuba and the subsequent war between the United States and Spain, Cuba was definitely given up by Spain on December 10, 1898. In 1901 a Constitution was adopted, and in 1902 a President and other officers of the republic were elected. In 1906, following an insurrection the President resigned and the United States Government undertook provisional government. A new President was chosen late in 1908, and was inaugurated February 1, 1909, when the United States authorities withdrew from the island. Revenue (1908), \$25,466,325; expenditures, \$23,309,539.

In 1907 there were 1,774 miles of railway open and several important extensions projected. There are about 480 post offices, and 1,986 miles of telegraph lines, with 153 offices.

PRODUCTION, INDUSTRY AND COMMERCE.

The chief products of Cuba are tobacco and sugar, but many kinds of fruits and cereals are grown. The sugar crop in 1907 amounted to 1,427,673 tons. There are between 200 and 300 sugar mills; more than 18,000 workpeople are employed in Havana alone in cigar and cigarette factories. The forests of Cuba contain many valuable woods, including mahogany and cedar. Live stock also constitutes an important industry. Mining interests in Cuba are chiefly confined to iron mines, which ship an average of over 50,000 tons of ore per month to the United States. Copper, manganese, gold and asphalt are also found.

For the year 1908 the total imports of Cuba (exclusive of money) amounted to \$85,218,391; total exports, \$94,603,324. This

trade was divided among the various countries in the following proportions:

	Imports From.	Exports To.
United States.....	\$41,576,980	\$78,868,490
United Kingdom.....	11,724,029	4,775,966
Spain	7,454,933	958,207
Germany	7,172,358	4,711,164
France	5,029,492	1,401,997

The exports from the United States to Cuba in 1908 included the following principal items:

Wheat flour	\$3,554,000	Lard	\$2,501,364
Corn	1,230,241	Lard compounds	1,797,038
Coal	2,153,130	Bacon, hams and pork...	1,741,070
Coffee, green or raw	1,468,347	Paper and manufactures	
Manufactures of cotton..	1,585,376	of	717,643
Machinery, various.....	3,149,186	Lumber, boards, deals	
Pipes and fittings.....	1,010,291	and planks	1,870,715
Other manufactures of		Furniture	687,166
iron and steel.....	4,023,642	Vegetables	1,021,743
Boots and shoes.....	2,577,966		

USEFUL INFORMATION.

Language: The Spanish language is common throughout Cuba, although English has been growing in use.

Money: There is no Cuban money at present. The term "Spanish gold" is sometimes used, but the unit in Cuba is the American gold dollar.

Weights and Measures: The metric system is customary, but English denominations are also frequently used, while old Spanish terms are popular. For equivalents of the latter, see under Spain.

Mail Time: From New York to Havana, 3 days.

Average Freight Time: New York to Havana, 4 days; New York to Cienfuegos, 9 days.

Cable Rate: New York to Havana, 15 cents per word; for other offices of Cuba, 20 cents per word.

Postal Regulations: Ordinary United States domestic postal rates apply to mail matter of all sorts addressed to Cuba.

Hints for Tourists: New York is distant from Havana about four days' steamship journey, or 1,360 miles. Approximate first class passenger fare, New York to Havana, \$45. The climate in Cuba is semi-tropical.

Commercial Travelers: No license fees are imposed on commer-

cial travelers visiting Cuba. Samples on which duties are chargeable must pay such duties, but upon identification 75 per cent. of the duties paid will be refunded if shipped out of the country within three months from date of importation.

Customs Tariff: The tariff of Cuba imposes specific duties, usually on the basis of weight, enumerating many hundred classifications of goods. By the Reciprocity Treaty of 1903 between Cuba and the United States, preferences of from 25 to 40 per cent. are granted the manufactures of the United States shipped to Cuba over similar goods from any other supplying nations. This preferential reduction from the regular tariff applies to a great variety of goods, ranging from manufactures of iron and steel to cotton goods, boots and shoes, etc.

Consuls: American consul-general at Havana; consuls at Cienfuegos and Santiago de Cuba; consular agents at Caibarien, Nuevitas, Sagua la Grande, Cardenas, Matanzas, Antilla, Baracoa and Manzanillo.

Cuba is represented in the United States by consular officials at Mobile, Ala.; Los Angeles, Cal.; Fernandina, Jacksonville, Key West, Pensacola and Tampa, Fla.; Brunswick and Savannah, Ga.; Chicago, Ill.; Kansas City, Kan.; Louisville, Ky.; New Orleans, La.; Portland, Me.; Baltimore, Md.; Boston, Mass.; Detroit, Mich.; Gulfport and Pascagoula, Miss.; Kansas City and St. Louis, Mo.; New York, N. Y.; Cincinnati, O.; Philadelphia, Pa.; Galveston, Tex.; Norfolk and Newport News, Va.

SHIPPING REGULATIONS.

A consular invoice in quadruplicate is required for all shipments to Cuba, and may be made out either in English or Spanish. Blanks per set of four cost 10 cents, and the consul's charges for certification of invoices are: under \$50 valuation, no charge; over \$50 up to \$200 in value, \$2; for each additional \$100 or fraction above \$50, 10 cents. A permit must be secured for the shipment of rifles, cartridges or explosives. Ordinary rate of freight for general merchandise, New York to Havana, Santiago or Cienfuegos, nominally 14 cents per cubic foot or 35 cents per 100 pounds. Minimum bill of lading, usually \$5. Parcel receipts are not issued.

SHIPPING ROUTES.

From New York: New York & Cuba Mail S. S. Company, Pier 14, East River, twice a week for Havana; weekly for Santiago de Cuba, Cienfuegos, Guantanamo and Manzanillo.

Munson Steamship Line, 82 Beaver Street; sailings for Nipe, Nuevitas, Gibara, Puerto Padre and Banes every four weeks.

Compañía Transatlántica, Pier 8, East River; for Havana monthly.

From Boston: Boston & Cuba S. S. Company, Board of Trade Building; to Havana about once a month.

From Mobile: Munson Line; for Havana and South coast ports, weekly.

From New Orleans: Southern Pacific Company's Atlantic Steamship Line; for Havana every 10 days.

United S. S. Company, 825 Gravier Street; for Santiago, Manzanillo and Cienfuegos, monthly.

From Galveston: Commercial Union Navigation Company; for Havana every 10 days; for Matanzas, Santiago, Manzanillo and Cienfuegos, monthly.

CURACAO.

An island lying off the coast of Venezuela in the Caribbean Sea. Area, 210 square miles. Population (1905), 31,090. With adjacent islands, six in number (total area, 403 square miles; population, 53,446), it forms a colony of the Netherlands, under a Dutch Governor. Revenue for 1908: 566,615 guilders; expenditure, 890,903 guilders; the difference represents the expense of the colony to the mother country. The chief products of Curaçao are corn, cattle and salt. Gold and phosphate of lime are worked.

Total imports for 1905 (the latest statistics available), 3,196,113 guilders; exports, 960,667 guilders. The trade of the United States with Curaçao is included in official statistics under the heading Dutch West Indies, and in 1908 amounted to: Exports to Dutch West Indies, \$706,210; imports from Dutch West Indies, \$361,966. Among the principal articles included in the shipments to the Dutch West Indies were the following:

Wheat flour	\$107,423	Manufactures of cotton....	\$77,313
Corn meal.....	91,560	Meat and dairy products..	65,092
Coal	64,018		

USEFUL INFORMATION.

Language: The language of the islands is Dutch, but English is frequently used in commercial correspondence.

Money: While the money is legally that of Holland, American dollars are current.

Mail and Freight Time: From New York, about 8 days.

Postal Regulations: The usual rates applying in the Universal Postal Union cover mail matter for Curaçao. International Money Orders and International Reply Coupons are honored. There is, however, no arrangement for parcel post.

Hints to Tourists: Curaçao is about eight days' sail from New York. Climate hot. First class passenger fare about \$70.

Commercial Travelers: Samples accompanying commercial travelers are admitted free of duty, and no license is imposed on such travelers.

Customs Tariff: The tariff of Curaçao is a simple one, establishing the values of the principal articles of importation, on which duty is then collected ad valorem.

Consuls: There is an American consul at Curaçao, and a consular agent in the neighboring island of Bonaire.

Consuls of the Netherlands in the United States have the interest of the Dutch West Indies in charge.

SHIPPING REGULATIONS.

No consular invoices or other restrictions affect shipments to Curaçao. Ordinary rate of freight from New York, nominally 10 cents per cubic foot, or 24 cents per 100 pounds, plus 5 per cent. Minimum bill of lading, about \$3. Parcel receipts, about \$1.

SHIPPING ROUTES.

From New York: Royal Dutch West India Mail Line, 17 State Street; sailings every week.

Red D Line, 82 Wall Street; sailings fortnightly.

CYPRUS.

The third largest island in the Mediterranean, 60 miles from the coast of Asia Minor and 41 from the coast of Syria. Area, 3,584 square miles. Population (1901), 237,022. Principal towns, with populations: Nicosia, 14,752; Larnaca, 7,964; Limasol, 8,208. Nicosia is the capital; Larnaca and Limasol the two principal ports.

In 1570 Cyprus was conquered by the Turks, who held it until the Russo-Turkish War, when it was transferred by treaty to

Great Britain subject to an annual payment of tribute, but in 1887 was definitely ceded to Great Britain, and is now governed by a High Commissioner. Revenue (1907), £286,873; expenditure, £182,066.

A railway 61 miles in length is open for traffic. There are 240 miles of telegraph lines.

The island is essentially agricultural, producing wheat, barley and other cereals, olives, cotton, etc. Gypsum and marble are found, and there is a little mining for copper.

Total imports (1907), £702,893; exports, £635,055. About one-third of the total foreign trade is transacted with Great Britain. The principal imports consist of cotton piece goods, yarn and thread, leather and leather manufactures, woolen goods and timber. American exports to Cyprus are insignificant, amounting to about \$5,000 per year, chiefly machinery and agricultural implements. United States statistics do not separately specify shipments to Cyprus, which are included officially with those to Malta, which see.

USEFUL INFORMATION.

Language: While English is spoken to some extent, French is the usual commercial language of the country. Greek is spoken locally.

Money, Weights and Measures: English currency is understood, but there is a Cyprus coinage of piasters ($2\frac{2}{3}$ cents). Turkish weights and measures are customary.

Mail and Freight Time: Letters require about 16 days in transit; freight about 25 days.

Cable Rate: From New York, 50 cents per word.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter destined for Cyprus. International Reply Coupons are not valid, although International Money Orders drawn through the agency of Great Britain are accepted. There is no arrangement for exchange of parcel post.

Hints for Tourists: Distance from New York, 6,345 miles; may be reached from Beyrouth, Syria, or Alexandria, Egypt.

Commercial Travelers: No licenses are required of visiting commercial travelers.

Customs Tariff: Duties are both specific and ad valorem; but many important lines, including agricultural tools and implements, machinery and fittings, etc., are admitted free of duty.

Consuls: There are no American consuls in the island of Cyprus.

The interests of the island in the United States are looked after by British consular officials.

Shipping: No restrictions are imposed upon shipments from the United States to Cyprus, nor are any consular formalities necessary. There are no direct lines of steamers from United States ports. Shipments may be made via Turkey or Egypt for transshipment thence; or through bills of lading may be obtained of steamship lines plying to Bremen, Hamburg, and the principal ports of Great Britain.

DAHOMEY.

A French possession on the west coast of Africa, lying between Togoland and Lagos (Nigeria). Area, 41,000 square miles. Population estimated at 1,000,000. Principal towns: Porto Novo, population about 50,000, the principal commercial city and present seat of government; Kotonu, the chief seaport and future capital. French influences in this vicinity were for many years important, but the formerly independent kingdom was not annexed until 1894. There are about 150 miles of railway line at present open, with two or three other lines in course of construction. The principal points are connected by telegraph lines, and the telephone is also in existence in some quarters.

There are considerable agricultural interests, devoted chiefly to corn, yams and potatoes. Imports (1906), 10,514,213 francs; exports, 8,506,402 francs. About one-third of the total foreign commerce is transacted with the mother country. Chief imports consist of cotton goods, machinery, liquors and tobacco. For United States statistics of trade with this colony see French Africa, and for general information French West Africa.

DAMARALAND—See German Southwest Africa.

DENMARK.

One of the smallest countries of northern Europe, occupying a peninsula to the north of Germany with numerous adjacent islands. Area (1906), 15,592 square miles. Population (1906), 2,605,268. Chief towns, with populations: Copenhagen, 426,540; Aarhus, 55,193; Odense, 40,547.

The history of Denmark dates back to shortly before the Christian Era, and here dwelt the foremost Northmen, or Vikings,

whose exploits are famous. For centuries the King of Denmark was an elected sovereign. The present royal house was seated on the throne by act of 1853. Reigning king, Frederik VIII, born 1843, succeeded 1906. Owing to the war following the revolt of Schleswig and Holstein these provinces were transferred (1864) to Prussia, which had intervened in their behalf. Revenue (1908), 94,104,652 kroner; expenditure, 95,193,131 kroner. There are about 2,083 miles of railway in operation, more than one-half of which belong to the state. Telegraph lines (1907), 2,309 miles, with 172 offices, plus 347 offices of railway and private telegraphs. There are 1,013 post offices.

PRODUCTION, INDUSTRY AND COMMERCE.

Nearly one-half of Denmark's population lives exclusively by agriculture; one-fourth by manufactures and trades. The principal agricultural products include beet root, oats, potatoes, barley, rye, wheat and other cereals. Live stock and dairying industries and the fisheries are important. Nearly 70,000 tons of beet sugar are produced in eight or ten factories, and nearly 30,000 tons of margarine in eighteen or twenty factories.

Total imports (1907), 601,100,000 kroner; exports, 416,800,000 kroner. The principal countries enjoying a share of the foreign trade of Denmark were:

	Imports From. Kroner.	Exports To. Kroner.
Germany	233,692,000	124,385,000
United Kingdom.....	110,592,000	291,172,000
United States.....	128,013,000	25,444,000
Sweden and Norway.....	74,996,000	62,665,000

Some of the principal articles imported by Denmark included: Oil cake and meal, coal, lumber, iron and steel, hardware and machinery, fertilizers, cotton, wheat flour and paper—enumerated in the order of their importance. American trade with Denmark in 1908 was as follows: Imports from Denmark, \$1,272,938; exports to Denmark, \$21,543,628. The leading articles shipped from the United States during the year in question included:

Oilcake and oilcake meal	\$5,053,105	Mineral oil, refined.....	\$1,165,888
Corn	2,325,873	Agricultural implements.	601,585
Wheat flour.....	1,955,717	Leather and manufac-	
Oleo oil and oleomargarine	1,778,337	tures of.....	505,118
Wheat	1,549,738	Machinery	333,407
Lard	1,476,921	Hardware	225,248

USEFUL INFORMATION.

Language: The Danish language is that used, although most important business houses understand German (best for correspondence), if not English.

Money: The monetary unit is the krone (plural kroner) of 100 öre, value, 26.8 cents.

Weights and Measures: The metric system is that usually employed in international commerce; but some of the old denominations are still in use, among them the following: *Pund*, equals 1.102 pounds; *centner*, 100 pund, equals 110.23 pounds.

Mail Time: New York to Copenhagen, about 10 days.

Average Freight Time: New York to Copenhagen, about 15 days.

Cable Rate: From New York, 35 cents per word.

Postal Regulations: The usual rates of the Universal Postal Union apply. International Money Orders and International Reply Coupons are valid in Danish post offices. Parcels may be sent by post if weighing not more than 4 pounds 6 ounces, and not exceeding \$50 in value, at 12 cents per pound or fraction thereof.

Hints for Tourists: Copenhagen is distant from New York about 4,575 miles. Approximate first class fare by direct steamer, New York to Copenhagen, from \$75 up; from London overland about \$25. Through sleeping cars are run from Berlin and Hamburg to Copenhagen. Climate similar to that of New York.

Commercial Travelers: The laws of Denmark provide that traveling agents shall pay an annual tax of 160 kroner (\$42.88), and in case the traveler represents several houses he must pay the full amount for one house and half that amount for each of the other houses. Travelers occasionally visiting Denmark frequently disregard this necessity when, as is usually the case, they have locally established agents who have themselves paid the customary taxes for doing business in Denmark. Samples are subject to duty according to tariff. The duty thus paid may be refunded if samples are sent out of the country within four months and proof of identity established.

Customs Tariff: Duties in Denmark are specific, but as a rule are light. There is a free port at Copenhagen where goods are received and stored free of duty until entry is made or goods transhipped to neighboring States.

Consuls: There is an American consul-general at Copenhagen.

Danish consular representatives in the United States are stationed at Mobile, Ala.; San Francisco, Cal.; Denver, Col.; Apalachicola and Pensacola, Fla.; Savannah, Ga.; Boise City, Idaho; Chicago, Ill.; Council Bluffs, Ia.; Kansas City, Kan.; Louisville, Ky.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; Detroit, Mich.; St. Paul, Minn.; St. Louis, Mo.; Omaha, Neb.; New York, N. Y.; Wilmington, N. C.; Cleveland, Ohio; Portland, Ore.; Philadelphia, Pa.; Charleston, S. C.; Galveston, Tex.; Newport News and Norfolk, Va.; Seattle, Wash.; Racine, Wis.

SHIPPING REGULATIONS.

There are no restrictions or consular regulations concerning shipments from the United States to Denmark. Ordinary rate of freight for general merchandise, New York to Copenhagen, nominally from 15s. to 17s. 6d. per ton weight or measure, plus 5 per cent. primage. Minimum bill of lading usually £1 1s. Parcel receipts are issued at about 25 cents per cubic foot; value limited to \$25.

SHIPPING ROUTES.

From New York: Scandinavian-American Line, 10 Bridge Street; sailings every week or 10 days.

From Boston: Scandinavian-American Line, 156 State Street; sailings about monthly.

From Philadelphia: Scandinavian-American Line, 421 Chestnut Street; sailings monthly.

Cosmopolitan Line, 318½ Walnut Street; sailings fortnightly.

From Baltimore: Scandinavian-American Line, Keyser Building; sailings monthly.

From New Orleans: Scandinavian-American Line, 824 Gravier Street; sailings monthly.

Texas Transport Company, 219 Carondelet Street; sailings occasionally during the cotton season.

From Galveston: Norway-Mexico-Gulf Line; sailings about every six weeks.

In addition to the foregoing cargo is taken on through bill of lading by lines plying from various ports of the United States to Hull (England) and Bremen and Hamburg (Germany).

DOMINICA.

One of the group known as the Leeward Islands in the West Indies. Area, 291 square miles. Population, 28,894. Chief town, Roseau. Imports, £103,224; exports, £209,470.

The island is reached by steamers of the Quebec Steamship Company from New York; freight may also be forwarded by other lines plying to neighboring islands.

Postal Regulations: International Money Orders may be obtained payable in Dominica, and International Reply Coupons are accepted by the post offices of the island. Cable rate from New York, 77 cents per word.

For general information, see Leeward Islands. For statistics of trade with the United States, see British West Indies.

DOMINICAN REPUBLIC.

This country occupies the eastern portion of the island called either Santo Domingo or Haiti, in the West Indies, of which the Republic of Haiti occupies the western portion. Area, 18,045 square miles. Population, estimated, 416,000. Principal towns, with estimated population: Santo Domingo, 18,626; Santiago, 10,000; Puerto Plata, 6,000; Macoris, 5,000. The city of Santo Domingo is the capital, founded in 1496. Puerto Plata is the chief seaport. The island was first settled by the Spaniards under Columbus and formed an important Spanish colony. Independence from Spain was finally proclaimed in 1821, but the present constitution bears date of 1844, proclaimed again after the occupation of the Spaniards in 1865. Legislative power is vested in a Congress. The President is chosen for a term of four years.

Revenue for the fiscal year 1908-9 estimated at \$3,984,300. Under the administration of an American as General Receiver of the Customs, 55 per cent. of the revenues from that source is held in trust for national creditors, this fund now amounting to about \$3,932,577. There are railways having an aggregate length of about 112 miles, but interior communication by roads is not good. The principal towns of the island are connected by 430 miles of telegraph line.

PRODUCTION, INDUSTRY AND COMMERCE.

Sugar growing is the principal industry, there being about 200,000 acres under cultivation, with an annual output of about 465,000 sacks of 300 pounds each. A considerable amount of

American capital is invested in banana growing, and the exports of this fruit have rapidly increased. Cocoa and tobacco are also grown and exported, and rice and cotton cultivation are in an experimental stage. The country is rich in rare woods, and numerous minerals are found but not yet developed. The total foreign trade of the country in 1906 was: Imports, \$4,065,437; exports, \$6,536,378. Of this total trade, amounting to \$10,601,815, the share of the United States amounted to \$6,252,707; Germany, \$2,923,942; France, \$771,916; United Kingdom, \$572,714. The figures for United States trade in 1908 were officially reported as follows: Imports from Dominican Republic, \$4,583,661; exports to Dominican Republic, \$2,703,276. The largest items among the exports from the United States included:

Manufactures of cotton....	\$473,761	Hardware, machinery and	
Wheat flour	354,987	other manufactures of	
Vegetable oils	136,253	iron and steel.....	\$416,339
Meat products	143,475	Lumber and manufactures	
Leather and manufactures		of wood	154,194
of	123,370		

USEFUL INFORMATION.

Language: The Spanish language is universally employed.

Money: Since 1897 the United States gold dollar has been the standard of value. A certain amount of debased silver coin is in circulation at a heavy discount.

Weights and Measures: The *quintal* of 4 *arrobes*, equal to 100 pounds. In liquids, the *arrobo* of 32 *cuartillos* is equal to 4.9 American gallons.

Mail and Freight Time: From New York, about 9 days.

Cable Rate: From New York, \$1.32 per word.

Postal Regulations: The usual rates of the Universal Postal Union are in force, but there is no arrangement for the exchange of International Money Orders, nor are International Reply Coupons accepted in the Republic. There is no parcel post convention between the United States and Santo Domingo.

Hints for Tourists: Santo Domingo is about 1,920 miles distant from New York, and may be reached by direct steamers sailing every two weeks from New York, or by coasting boats from Haiti. The climate is hot and moist all year around, except in the mountains. Approximate first class fare, New York to Santo Domingo, \$63. A passport is necessary for visiting this republic.

Commercial Travelers: Commercial travelers visiting Santo Domingo are not required to take out a license. Samples may be introduced under bond given by a responsible local merchant, providing they are taken away from the country within ninety days.

Consuls: There is an American consul-general in the city of Santo Domingo, a consul at Puerto Plata, and consular agents at Azua, Macoris, Monte Christi, Samana and Sanchez.

There are consular representatives of the Dominican Republic in the United States located at Chicago, Ill.; Baltimore, Md.; Boston, Mass.; New York, N. Y.; Wilmington, N. C., and Philadelphia, Pa.

SHIPPING REGULATIONS.

A consular invoice is necessary for all shipments intended for the Dominican Republic. Blanks cost 10 cents per set of four, and the consul's charge for certification is \$1 for the first \$50 in value; \$2 from \$50 to \$200; \$3 from \$200 to \$1,000, etc. Shipments cannot be consigned "To Order." Ordinary rate of freight for general merchandise nominally 25 cents per 100 pounds. Minimum bill of lading costs usually from \$3 to \$3.36.

SHIPPING ROUTES.

From New York: Clyde Line (West India Service), 12 Broadway; sailings fortnightly.

Dominican Line, 59 Wall Street; sailings about every two weeks.

DUTCH GUIANA.

A territory, sometimes called Surinam, on the northeast coast of South America, lying between French Guiana and British Guiana. Area, 46,060 square miles. Population (1906), 75,465, exclusive of native Indians. The capital and principal town is Paramaribo, about 34,085 inhabitants.

This territory became a colony of the Netherlands in 1667, and its administration is in the hands of a Dutch Governor, assisted by a Council. Revenue (1908), 4,030,015 guilders; expenditure, 4,880,342 guilders. The difference between revenue and expenditure is made up by a subvention from the mother country. There are no railways; communication is carried on by small sailing and steam vessels.

PRODUCTION, INDUSTRY AND COMMERCE.

Nine-tenths of the country is unsettled and enormous tracts unexplored. There are several large plantations producing considerable quantities of sugar, and numerous smaller ones growing cacao. Other productions are bananas, coffee, rice, rum and molasses. Gold is found, and several companies have begun to operate crushers. The total production of gold in 1905 amounted to 1,071,316 grammes.

Total imports (1906) amounted to about \$2,500,000; exports, about \$1,190,000. Principal articles of import are flour, meats and provisions. For the fiscal year 1908 the official statistics of the United States trade were: Imports from Dutch Guiana, \$780,369; exports to Dutch Guiana, \$645,417. The principal items among the shipments from the United States included:

Wheat flour..... \$188,054 Meat and dairy products.. \$223,808

USEFUL INFORMATION.

Language: The Dutch language is that used in commerce, although English is commonly understood.

Money, Weights and Measures: As in the Netherlands.

Mail and Freight Time: From New York, about 10 days.

Cable Rate: New York to Paramaribo, \$1.38 per word.

Postal Regulations: The usual rates of the Universal Postal Union apply. International Money Orders are not issued for payment in Dutch Guiana, but International Reply Coupons are accepted. There is no arrangement for parcel post with the United States.

Hints for Tourists: Paramaribo is distant about 2,400 miles from New York. Approximate first class fare, about \$80. The climate is hot and unpleasant.

Commercial Travelers: No license is required of visiting commercial travelers. Duties assessed on samples may be secured by a bond, which will be canceled when samples are sent out of the country intact.

Customs Tariff: Very light specific duties are charged on about fifty different classifications of goods. The free list includes engines and machinery for agricultural and industrial purposes, sewing machines, printing presses and other important articles.

Consuls: There is no American consular representative in Dutch Guiana. Interests of the colony in the United States are

looked after by the consular representatives of the Netherlands.

SHIPPING REGULATIONS.

No restrictions are imposed and no consular documents required in the case of shipments to Dutch Guiana. Ordinary rate of freight for general merchandise, New York to Paramaribo, nominally 12 cents per cubic foot, or 24 cents per 100 pounds, plus 10 per cent. primage. Minimum bill of lading about \$3. Parcel Receipts are available, costing from \$1 upward.

SHIPPING ROUTES.

From New York: Royal Dutch West India Mail Line, 17 State Street; sailings weekly.

Paramaribo may also be reached via Trinidad or British Guiana (Demerara), transshipping thence.

EAST AFRICA PROTECTORATE.

A British colony on the east coast of Africa, extending inland as far as Uganda, and including certain portions of the dominions of the Sultan of Zanzibar on the mainland, leased to Great Britain. Area, 177,100 square miles. Total population estimated about 4,038,000, including about 2,000 Europeans and Eurasians. Principal towns are Mombasa, the chief port, and Nairobi, the capital, population about 13,514, of whom 579 are Europeans.

The East Africa Protectorate was placed under the British Colonial Office in 1905 with an executive, now called a Governor; a Legislative Council was established in 1907. Revenue (1908), £474,760; expenditure, estimated, £781,569.

A railway 584 miles long connects Mombasa with the Uganda Railway. Steamers on Lake Victoria Nyanza are worked in conjunction with the railway. (First class fare, Mombasa to Port Florence, about \$35.) In 1907 there were 1,467 miles of telegraph line connecting the principal towns.

The Protectorate is largely agricultural in character, rice, corn and various grains being grown, and cotton and tobacco beginning to be cultivated; rubber and good timber are also produced. A large portion of the country is as yet unexplored, and the mineral resources, therefore, as yet not ascertained. Imports (1908), £799,717; exports, £515,052. The chief imports consist of cotton goods; comparatively small quantities of iron and steel

wares, provisions, wine and spirits are also imported. See also British East Africa.

EAST INDIES, BRITISH.

Under the above heading the United States Government includes its statistics of exports to other British settlements in the East Indies than British India and the Straits Settlements, which are specifically enumerated. The other British East Indies now in question, included in the United States statistics, are: Ceylon, Labuan, British North Borneo, the Laccadive and Maldives, Andaman and Nicobar Islands, the Keeling Islands, Christmas Island and other unspecified smaller possessions of Great Britain in the East Indies. Most of the foregoing will be found specifically referred to by name in their appropriate places in these pages.

The trade of the United States with the British East Indies now in question was reported for the fiscal year of 1908 as follows: Imports from British East Indies, \$3,838,613; exports to British East Indies, \$209,417. Specifications of this trade enumerate the following leading lines shipped from the United States:

Mineral oil, refined.....	\$82,839	Cotton cloth	\$19,385
Manufactures iron and steel	38,600		

EAST INDIES, DUTCH.

Under this heading the United States Government officially includes statistics of trade with Borneo (excepting Labuan), Celebes, Java, the western part of New Guinea, Sumatra, Timor and various other islands in Malaysia belonging to the Netherlands. The principal colonies included under this classification will be found separately described. The total area of these colonies aggregates 736,400 square miles, with a population estimated at about 36,000,000, including (1900) about 75,000 Europeans, nine-tenths of them of Dutch birth or family.

The Dutch East India Company was established in 1602, and for nearly 200 years ruled these colonies. The company was dissolved in 1798, since which time the Dutch possessions have been ruled by the mother country. Revenue (1907), 167,373,753 guilders; expenditure, 168,773,265 guilders. Railways have a length of about 2,950 miles, of which 2,460 are in Java, the remainder in Sumatra. There are about 8,600 miles of telegraph, with 445 offices; 270 post offices.

The foreign commerce for the islands in 1905, the last date

for which figures are available, was distributed as follows: Exports, 309,103,428 guilders; imports, 218,781,371 guilders. The principal articles of export are sugar, coffee, tea, rice, indigo, cinchona, tobacco and tin. The chief imports consist of cotton piece goods, of which Great Britain supplies more than 50 per cent., the Netherlands sending almost the entire balance; iron and steel goods are largely received from the United Kingdom (about \$600,000 per year), which also supplies the greater part of the machinery used (almost \$2,000,000 a year). The figures of American trade with the Dutch East Indies for 1908 are: Exports to, \$2,181,952; imports from, \$14,095,364. Among the principal articles included in the exports are the following:

Mineral oil, refined.....	\$1,215,760	Cars, carriages and other	
Pipes and fittings	345,632	vehicles	\$106,876
Other manufactures of			
iron and steel.....	282,032		

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in the Netherlands.

Mail Time: New York to Batavia (Java), 34 days; to other islands, 1 to 10 days additional.

Average Freight Time: 45 to 60 days.

Cable Rates: New York to Java, \$1.20 or \$1.23 per word, according to route; to other offices about 10 cents per word extra.

Postal Regulations: The Dutch East Indies are included in the Universal Postal Union and the usual rates apply to mail matter addressed to them. International Money Orders drawn through the Netherlands are accepted in the Dutch East Indies, where also International Reply Coupons are valid. There is no arrangement for parcel post from the United States.

Hints for Tourists: Batavia is distant from New York 12,800 miles. It may best be visited from Singapore, whence there are frequent steamers for ports in Java and Sumatra, and occasional steam communication with other islands of the Dutch East India group. Steamers of the British India line call at Batavia en route from England to Queensland. Through first class fare from New York about \$325. Railways in Java connect Batavia with Soerabaya and Samarang. The climate is, of course, tropical.

Commercial Travelers: No restrictions are imposed on com-

mercial travelers visiting the Dutch East Indies beyond the requirement to obtain a local permit from the Chief of Police, for which a fee of 60 cents is charged, and which is good for six months. The value of the duty that may be imposed on samples must be paid in cash at the port of first arrival; the traveler may then enter other ports of the Dutch East Indies without payment of further duty, and when leaving the possessions the deposit is nominally returned to the traveler upon a declaration that none of the samples has been sold, but some difficulty is at times experienced in obtaining this refund promptly.

Customs Tariff: Very light ad valorem duties are imposed by the tariff of the Dutch East Indies, ranging from about 6 per cent. to 10 per cent.

Consuls: There is an American consul at Batavia (Java); consular agents at Samarang and Soerabaya (Java), Macassar (Celebes), and Padang (Sumatra).

The interests of the Dutch East Indies are looked after in the United States by consular officials of the Netherlands.

Shipping: There are no consular regulations nor other restrictions of any sort that require attention from American shippers to the Dutch East Indies. Nor are there any direct lines of steamships plying to these possessions from the United States. Shipments may be forwarded by lines plying to Singapore (Straits Settlements) or by lines listed as reaching Bremen and Hamburg, Rotterdam, Trieste, Liverpool and London.

ECUADOR.

A country in northwestern South America, fronting on the Pacific Ocean, and bounded by Colombia on the north and Peru on the south. Area, 116,000 square miles. Population, 1,205,600. The principal cities with populations are as follows: Quito, 40,000; Guayaquil, 51,000; Cuenca, 30,000; Riobamba, 18,000.

Ecuador was one of the members of the first republic of Colombia, but separated from that confederation in 1830. The present constitution dates from 1884. The President holds office for four years. Revenue (1907), 14,247,700 sucres; expenditure, 13,831,220 sucres.

A railway (115 miles) has just been completed from Guayaquil, the principal port, to Quito, the capital. Several concessions for private lines have recently been granted, but little work

on them has thus far been reported. Interior transportation routes are very inadequate. There are about 2,564 miles of telegraphs, with 60 stations. Guayaquil has a telephone system.

PRODUCTION, INDUSTRY AND COMMERCE.

The principal products are cocoa, coffee, rubber, tobacco and sugar. The popular hats called "Panama" are exclusively manufactured in Ecuador; their export amounts to over \$1,000,000 a year. Gold, silver and platinum are mined and other metals are known to exist. The manufacturing industries consist of foundries, ice plants, sugar refineries and flour mills.

The foreign commerce of Ecuador for 1907 has thus been reported by the American consul at Guayaquil, who gives values in United States gold dollars: Total exports, \$11,793,213; imports, \$9,849,987. The principal articles of export consisted of cacao, ivory nuts, hats, rubber and hides. The foreign trade was divided among the principal nations as follows:

	Exports To.	Imports From.
France	\$4,046,380	\$598,300
United States.....	3,347,185	2,349,182
Germany	1,483,627	1,800,390
Great Britain.....	1,165,397	3,540,996

The leading articles included among the imports were the following:

Textiles (other than silk). \$2,622,885	Wines and liquors.....	\$444,063
Food products..... 1,535,907	Drugs and medicines....	292,147
Iron and hardware..... 640,886	Clothing	327,583
Machinery	Shoes and findings.....	166,387

United States Government statistics of trade with Ecuador for the fiscal year of 1908 were as follows: Exports to Ecuador, \$1,909,126; imports from Ecuador, \$2,401,188. The principal articles enumerated as having been shipped from the United States to Ecuador for the year in question were as follows:

Wheat flour..... \$207,065	Machinery	\$178,478
Chemicals, drugs, dyes, etc. 106,037	All other manufactures of iron and steel.....	411,481
Lard	348,052	

USEFUL INFORMATION.

Language: The Spanish language is universally employed.

Money: The sucre is the monetary unit, having a nominal value of 48.7 cents. The currency is officially on a gold basis.

Weights and Measures: The metric system is usually employed in foreign transactions, but old Spanish denominations are

common in general practice; the quintal is equivalent to 101 pounds.

Mail and Freight Time: New York to Guayaquil via Panama, about 12 days for mail, 12 to 15 days for freight; freight via Straits of Magellan, 60 to 70 days.

Cable Rate: From New York, \$1.25 or \$1.60 per word, according to route.

Postal Regulations: The usual charges for mail matter of all sorts ruling in the Universal Postal Union apply in the case of Ecuador. International Money Orders are not drawn on Ecuador nor are International Reply Coupons received by post offices in that country. Parcels may be sent by post to Ecuador if weighing not more than 11 pounds at 12 cents per pound or fraction thereof.

Hints for Tourists: Guayaquil is distant from New York 3,295 miles, via Panama. The country may most conveniently be visited via the Isthmus of Panama, thence steamers sailing every week or two for the west coast of South America. First class passenger fare, Panama to Guayaquil, about \$87. The new railway from Guayaquil to Quito renders it possible to reach the capital in about 12 hours' time. The climate on the coast is hot and unhealthy, but in the highlands in the interior cooler and pleasant. Quito lies 9,390 feet above sea level.

Commercial Travelers: No license is required of commercial travelers visiting Ecuador and no duty is imposed on samples which may accompany them providing a guarantee is supplied from a responsible local business house that samples will be reshipped within a specified time, which may be as late as 12 months after entry.

Consuls: There is an American consul-general at Guayaquil; consular agents at Bahia, Esmeraldas and Manta.

Ecuador is represented in the United States by consular officials located at Los Angeles and San Francisco, Cal.; Chicago, Ill.; New Orleans, La.; Boston, Mass.; New York, N. Y.; Cincinnati, O.; Philadelphia, Pa.; Charleston, S. C.; Norfolk, Va.

SHIPPING REGULATIONS.

Consular invoices are required in the Spanish language. Blanks cost per set of seven 20 cents. The consul charges for certification of invoices up to \$50 in value, \$1; over \$50 in value, 3 per cent.

of the value stated. Minimum bill of lading from \$5 up. No parcel receipts are issued. Ordinary rate of freight for general merchandise nominally 30 cents per cubic foot by direct steamers.

SHIPPING ROUTES.

From New York: New York & Pacific S. S. Co., Ltd., 1 and 2 Hanover Square; sailing via Straits of Magellan for Guayaquil about monthly.

From San Francisco and Puget Sound Ports: Kosmos Line; sailings about monthly for Guayaquil.

Chargeurs Réunis; sailings about monthly for Guayaquil.

In addition to the foregoing, lines plying from all ports to Colon and Panama (which see) take cargo for transshipment thence to ports in Ecuador.

EGYPT.

An extensive country in northeastern Africa, fronting on the Mediterranean and the Red Seas. Area about 400,000 square miles; in addition the Anglo-Egyptian Soudan embraces an area of about 950,000 square miles. Total population, 11,206,459 in 1907 (about 112,000 foreigners); population of the Soudan estimated at about 2,000,000.

Principal cities with populations (1897):

Cairo	570,062	Assiout	42,078
Alexandria	319,766	Zagazig	35,715
Tantah	57,289	Mansourah	36,131
Port Said.....	42,095	Fayoum	33,069

Cairo is the capital and Alexandria the principal port of entry. Port Said is, however, a very important port of call and coaling station for steamships using the Suez Canal.

Egypt is nominally tributary to Turkey but is actually independent, although paying an annual money tribute. The most ancient country in the world was conquered by the Ottomans in 1517. Following the French invasion of 1798, Mohammed Ali extended his power and broke openly with the Sultan, gradually developing virtual independence. In 1879 Khedive Ismael abdicated and the administration of Egypt was taken in hand by combined French and English Controllers-General. In consequence of a rebellion England intervened in 1883 and the Khedive appointed an English Financial Adviser who has a seat in the Cabinet, but nominally no vote; the real ruler of Egypt is, how-

ever, the British Diplomatic Agent and Consul-General. The present Khedive is Abbas Hilmi, born 1874, succeeded 1892.

The Soudan was gradually acquired during many years previous to the revolt of the Mahdi in 1882, but was ultimately conquered in 1899 by the English-Egyptian army. It is now administered by a Governor-General, appointed by Egypt with the assent of Great Britain. Its chief towns are Khartoum (the capital, population 14,823), and Omdurman (population 41,592).

The Egyptian finances for 1908 are represented by the following figures: Revenue, £E15,030,000; expenditure, £E14,730,000. There are about 1,412 miles of railway, besides 780 miles of light agricultural railway and the Soudan Military Railway which connects Khartoum with Cairo, and a line from Khartoum to Port Soudan on the Red Sea. Telegraph lines have a total length of 2,510 miles, and there are 3,094 miles of telephone lines. Post offices number 384.

PRODUCTION, INDUSTRY AND COMMERCE.

Of the total area of Egypt proper (400,000 square miles), only about 13,000 square miles are cultivated and settled; that is, what is known as the Delta and the Nile Valley. Agriculture is the great resource of Egypt, from three to four crops being grown per annum. Principal productions are cotton, sugar, rice, wheat, corn and vegetables. Irrigation has always been conducted in Egypt on a vast scale, taking advantage of the annual rise of the Nile, which in recent years has been further developed through the building of extensive reservoirs and dams. There are no manufacturing industries of any importance, barring cotton presses and two or three spinning and weaving mills.

The foreign commerce of Egypt for the year 1907 was thus reported, specie having been eliminated: Imports, £E26,120,777; exports, £E28,013,185. The following table represents the share in this commerce for the year named of the principal nations:

	Imports From.	Exports To.
Great Britain.....	£E 8,492,847	£E 15,225,116
France	3,166,890	2,040,533
Germany	1,392,381	2,252,954
Austria-Hungary	2,059,423	1,315,397
Italy	1,361,457	791,044
Belgium	1,027,590	90,251
Turkey	2,973,108	337,410
United States.....	572,704	2,101,785

The principal items included in British goods shipped to

Egypt are cotton goods, coal, iron and machinery, which together comprise about two-thirds of the total imports from Great Britain. The principal item of Egyptian export is cotton, which amounted in 1907 to £E23,597,851. The total commerce of the United States with Egypt for the fiscal year of 1908 was officially reported as follows: Exports to Egypt, \$2,126,383; imports from Egypt, \$12,863,051. The principal items enumerated as having been shipped from the United States to Egypt during the year in question were as follows:

Breadstuffs	\$1,341,326	Mineral oils, refined.....	\$154,166
Manufactures of iron and steel	244,998	Manufactures of wood..	148,418

USEFUL INFORMATION.

Languages: The English language is very generally understood by large business houses in Egypt. Many merchants, however, even of the foregoing description, prefer French correspondence. Arabic is the language of the country.

Money: The Egyptian pound (£E) of 100 piasters is almost equivalent to \$5 (\$4.943).

Weights and Measures: British standards are generally understood. Local denominations include the following: the *ardeb*, equal to 5.08 bushels; the *cantar* (of 36 *okes*) equals 99.049 lbs., the Egyptian *oke*, therefore, being equal to 2.75 lbs.; the *feddan* (land measure) is equal to 1.038 acres.

Mail Time: From New York to Cairo, 13 days.

Average Freight Time: New York to Alexandria, 30 days.

Cable Rate: New York to Alexandria, Port Said or Cairo, 50 cents or 60 cents per word, according to route.

Postal Regulations: Egypt is a member of the Universal Postal Union and the usual charges apply to mail matter intended for that country. International Money Orders and International Reply Coupons are both of them valid in Egypt. There is no arrangement for despatch of parcel post from Egypt to United States.

Hints for Tourists: Alexandria is distant from New York 6,150 miles. During the winter season occasional steamers ply directly from New York to Alexandria. In default of such vessels, Egypt may best be reached from Marseilles, Genoa or Trieste by steamers sailing weekly from each of these ports, or semi-weekly steamers of various nationalities plying from Constantinople to Egypt; or from London or Paris by

special express trains through to Brindisi (Italy), running in connection with fast P. & O. boats. Through first class fare from Paris from \$80 upward. Climate in Egypt though hot during the summer is very agreeable October to March. The coldest season is January and the early part of February, but frost is unknown. Fast express trains run several times a day between Alexandria and Cairo (4 hours). No passports are required for visiting Egypt.

Commercial Travelers: No licenses are required of commercial travelers visiting Egypt. Duties on samples may either be paid in cash or secured by a bond, which will be returned or canceled upon the shipment of the samples out of the country within one year's time.

Customs Tariff: Duties are uniform at 11 per cent. ad valorem, but valuation tariffs applying to the principal articles of import are fixed by an agreement between the customs administration and the principal import merchants.

Consuls: There is an American consul-general, who also ranks as Diplomatic Agent, at Cairo; a consul at Alexandria; consular agents at Port Said, Suez and Assiout.

Turkish consular representatives in the United States represent Egyptian interests.

SHIPPING REGULATIONS.

There are no imperative regulations affecting shipment of goods from United States to Egypt. It is officially recommended that a certificate of origin be supplied, legalized by a Turkish consul; this is not compulsory, however. Charge for legalizing certificate of origin is 90 cents. Arms and ammunition, with the exception of shotguns and cartridges used for sporting purposes, must not be shipped. Minimum bill of lading, New York to Alexandria, \$5 to \$10. Parcel receipts can sometimes be arranged. Ordinary rate of freight for general merchandise, nominally, 25s. per ton, weight or measure.

SHIPPING ROUTES.

There are no regular direct lines of cargo steamships plying between ports of United States and Egypt. Freight may be despatched per lines reaching Hamburg, Liverpool, Hull, Marseilles. Naples and Trieste, on through bill of lading for Alexandria. Shipments for Khartoum are now frequently forwarded to the

new Port Soudan (near Suakin) on the Red Sea for transport, thence by recently completed railway.

ENGLAND—See United Kingdom.

ERITREA.

A strip of territory on the coast of the Red Sea, about 670 miles in length. Area, approximately, 88,500 square miles. Population, estimated, 450,000, including about 4,000 Europeans—two-thirds of them Italians. Principal town, Massaua, population about 2,275; the capital, however, is Asmara. The colony of Eritrea is a combination of Italian settlements in this vicinity, formed in 1900, and administered by an Italian Governor. Revenue (1907), 2,594,200 lire; expenditure, 9,625,000 lire. Cost of the colony to Italy for the year in question, 7,030,800 lire.

There are 48 miles of railway open and construction is still in progress. There are several telegraph lines, aggregating perhaps 400 miles, and Massaua is connected with Addis Ababa (Abysinia) by wire. The chief industry of the colony is pearl fishing. Some live stock is raised, but agriculture is backward owing to the necessity of constant irrigation. Gold mines are being worked.

In 1905, the last year for which statistics are available, the foreign commerce was divided as follows: Imports, 9,152,105 lire; exports, 3,015,364 lire. Statistics of exports from the United States to Eritrea are included under the general heading of Italian Africa, which see.

Italian, or in its default, the French language, should be used for commercial correspondence. Money, weights and measures are the same as in Italy.

There are no regular lines of steamers from the United States that call at Massaua. Some of the lines that reach Aden will stop at this port if sufficient inducement in the way of cargo offers. Otherwise, shipments may be dispatched via Aden or via Genoa, for transshipment at those ports.

FAEROE ISLANDS.

A group of islands in the north Atlantic to the north of Scotland and between the coast of Norway and Iceland; possessions of Denmark. Area, about 515 square miles. Population, 12,955. The trade of the islands is usually included in statistics for other Danish possessions, especially Iceland. The United States Government includes these figures under the heading of Greenland.

FALKLAND ISLANDS.

A group of over 100 islands situated in the south Atlantic Ocean, 300 miles east of the Straits of Magellan. Total area is about 6,500 square miles, not including the island of South Georgia, a dependency 800 miles southeast, with an area of 1,000 square miles. Population (1907), 2,266. Principal town, Port Stanley, population 916. The islands form a colony of the British Crown under a Governor. The chief industry is that of sheep farming. Revenue (1907), £17,430; expenditure, £16,054.

Foreign commerce in 1907 was divided as follows: Imports, £73,619; exports, £246,435. Practically all of the imports are received from the United Kingdom, and consist of provisions, wearing apparel, timber and hardware. Two-thirds of the exports are shipped to the United Kingdom, consisting chiefly of wool, hides and skins and tallow. There are no statistics of the United States exports to the islands. They may be reached by steamers of the Pacific Steam Navigation Company, sailing from Liverpool.

FEDERATED MALAY STATES.

An association of States in southern Asia, occupying a large portion of the Malay Peninsula, and including Perak (area, 6,580 square miles), Selangor (area, 3,200 square miles), Negri Sembilan (area, 2,600 square miles), and Pahang (area, 14,000 square miles). The total population, according to the census of 1901, was 612,225, including about 1,500 Europeans and Americans. The largest town is Kuala Lumpur, with about 35,000 inhabitants. These states are administered under a British Resident-General, who is subject to the High Commissioner for the Straits Settlements. Locally they are governed by native rulers.

Revenue (1907), 28,793,744 dollars; expenditure, 20,225,992 dollars. (The dollar is worth 46.4 cents.) There are about 428 miles of railway open, and extensions connecting with the line to Singapore have just been completed. There are 1,381 miles of telegraph and telephone line and 52 post offices.

The principal industry of the States is the mining of tin, but gold and numerous other metals are also found, and large quantities of timber are exported. The cultivation of rubber is increasing, and 70,000 acres are irrigated for rice. Other products are those common to this part of the world.

Imports (1907), 56,867,472 dollars; exports, 82,254,433 dollars. Principal imports consist of rice, kerosene, opium, bran, flour and

sugar. Statistics of United States trade with the Malay States are officially included by the Government under the head of Straits Settlements. Trade with them should be treated on the same basis as for the Straits Settlements, which see for general information and shipping routes.

FERNANDO PO.

An island off the west coast of Africa, lying nearest to Kamerun. Is used by Spain as a penal colony. Area, with dependencies, 780 square miles. Population, about 22,000. Statistics are included under the heading Spanish Africa. Commercially it is unimportant.

FIJI.

A group of islands in the south Pacific Ocean more than 200 in number, of which eighty are inhabited. The islands lie to the north of New Zealand and the east of Australia. Area, 7,435 square miles. Estimated population (1906), 125,085, including about 2,459 Europeans. Principal town and capital is Suva, which has a European population of 1,121, and is located on the largest of the islands, Viti Levu, about the size of Jamaica.

The islands were ceded to the British Government in 1874, and are now administered by a Governor appointed by the Crown, who is also High Commissioner for the Western Pacific. Revenue (1907), £179,802; expenditure, £156,811.

Products of the islands include sugar, cocoanuts, bananas, rice, etc. Imports (1907), £643,007; exports, £881,364. Almost all of the foreign commerce of the islands is transacted with the United Kingdom or British colonies. Principal imports consist of drapery, machinery, hardware, live stock, breadstuffs and timber, of comparative importance as enumerated. Trade of the United States with Fiji is enumerated under the general heading of British Oceania, which see.

Fiji may best be reached by the Canadian Pacific Railway Company's line of steamers sailing every twenty-eight days from Vancouver, calling at Suva en route for Australia, or from New York by lines plying to Australian ports for transshipment thence.

FINLAND.

A province of northwestern Russia, bordering on the Baltic Sea. Area, 125,784 square miles. Population (1906), 2,857,200.

Chief towns with populations: Helsingfors, 117,317; Abo, 43,680; Tammerfors, 41,307; Wiborg, 35,065. Helsingfors is the chief port and the most important city commercially.

The Grand Duchy of Finland, formerly a Swedish possession, was ceded to Russia in 1809. It still possesses its own constitution, and has its own legislative body called the Diet, as well as its own distinct customs tariff. It is administered by a Russian Grand Duke. The government has been seriously modified in recent years by Russian decrees which have aroused a good deal of opposition in Finland. Revenue (1906), 123,681,044 Finnish marks; expenditure, 111,943,955 Finnish marks.

There are over 2,000 miles of railway, and 1,549 post offices. Much of the internal communication is effected by a system of canals connecting the numerous lakes that diversify the country. Agriculture in Finland includes the production of oats, rice, barley, wheat, etc. The forests of the country are enormous, and give occupation to almost 600 sawmills. The manufacture of paper pulp has of recent years very rapidly developed. There are numerous other manufacturing industries utilizing more than 1,000 steam engines.

Total exports (1907), 265,400,000 Finnish marks; imports, 379,000,000 Finnish marks. More than one-third of all the imports are received from Germany; Russia ranks next, supplying about one-fourth of the total imports; Great Britain about one-eighth of the total. Principal items of import include cereals, coffee, sugar, iron and ironware, cotton, cotton goods, machinery, etc. The statistics of United States trade with Finland are not separately specified, appearing under the general heading of Russia.

USEFUL INFORMATION.

Language: The Finnish language is distinct from either Swedish or Russian. German should preferably be used in commercial correspondence.

Money: The unit is the Finnish mark of 100 penni, having the same value as the franc; that is, 19.3 cents.

Weights and Measures: The metric system is universally employed.

Mail Time: About 10 days from New York.

Average Freight Time: About 20 days from New York.

Cable Rate: From New York, 43 cents per word.

Postal Regulations: Charges for all classes of mail matter are those usual in the Universal Postal Union. International Money Orders drawn through the agency of Sweden may be forwarded to Finnish correspondents. There is no arrangement for parcel post.

Hints for Tourists: Helsingfors is about 5,000 miles distant from New York. It is usually reached by tourists either by steamer from Stockholm, about a twenty-four hours' ride; by steamer from St. Petersburg (sixteen hours), or by rail from St. Petersburg, about twelve hours. There are also steamers from Stettin and Lübeck via Reval in about forty-eight hours. Although passports bearing the visa of a Russian consul are required of all visitors to Russia, yet on entering Finland a demand for passports is seldom made.

Commercial Travelers: It is customary with commercial travelers who only occasionally visit Finland to pay little attention to the local regulations regarding licenses, etc. Arrangements are usually made for some local merchant to take this matter in charge, receiving the samples, etc. Payment of duty on samples must be guaranteed, subject to return upon proper identification if samples are taken out of the country within one year.

Consuls: There is an American consular agent at Helsingfors. Russian consular representatives in the United States look after the interests of Finland.

Shipping: No consular documents are required, nor are there any restrictions imposed on shipments from the United States to Finland. There are no direct steamers from New York to Helsingfors. Freight may best be forwarded via lines reaching Copenhagen, Bremen, Hamburg or Hull, for transshipment at such ports. Through bills of lading are issued from the United States.

FORMOSA.

An island in the China Sea, distant about 90 miles from the west coast of China. Area, 13,458 square miles. Population, estimated, 3,079,692. Principal towns are Tainan (population nearly 50,000), Tamsui and Keelung.

As a result of the war with China Formosa was ceded to Japan in 1895. Considerable improvements in the administration and great development in its industries have since been made. There

are about 350 miles of railway open and additional lines under construction. There are 1,100 miles of telegraph, with 88 offices. Post offices number 40. The telephone has been introduced, and at last reports there were about 840 subscribers.

One of the principal industries in Formosa is the manufacture of camphor, which is a Government monopoly and the source of the greater part of the world's supply. Rice, tea, sugar, etc., are also grown. Flour and sugar mills have recently been erected, and manufacturing in other lines is developing.

Imports (1906), 28,793,427 yen; exports, 32,301,119 yen. The principal commerce of the island is with Japan. Statistics of United States trade with Formosa are included under the general heading of Japan, which also see for general information.

There is an American consul at Tamsui. There are no direct steamship services from the United States; freight should be forwarded by lines reaching China and Japan on through bills of lading.

FRANCE.

A state of first importance in western Europe, bordering on the Atlantic Ocean and the English Channel. Area, 207,054 square miles. Population (1906), 39,252,245.

Principal cities with populations according to the census of 1906:

Paris	2,763,393	Toulouse	149,438
Marseilles	517,498	St. Etienne.....	146,788
Lyons	472,114	Nice	134,232
Bordeaux	251,917	Nantes	133,247
Lille	205,602	Havre	132,430

Paris is the capital. Havre, Bordeaux and Marseilles, with Dunkirk (population 38,287), are the principal ports.

France was ruled by a long line of kings, who gave way in 1792 to the first republic, lasting until 1804; from that date until 1814 Napoleon Bonaparte was head of the state; the kingdom was restored on his fall, lasting until 1848, when a second republic came into existence, having a life of four years only; Napoleon III ruled from 1852 to 1870, since which date France has been under a republican form of government, with legislative power vested in a Chamber of Deputies and a Senate, and the executive in the hands of a President, who is elected every seven years. Revenue (estimated for 1908), 3,910,583,680 francs; expenditure, 3,910,283,358 francs.

There were (1908) 25,100 miles of railway in operation; 102,135 miles of telegraph line, with 16,360 offices; and at last reports there were more than 4,650 city telephone systems; post offices number 12,206.

PRODUCTION, INDUSTRY AND COMMERCE.

The principal agricultural products are wheat, barley, rye, corn, oats, beet root, etc. Grapes are cultivated on an enormous scale, and the wine and champagne making industry is very highly developed. Of the total area of France two-thirds is under cultivation and about one-seventh under forests. There are about 600 mines, chiefly of coal and iron ore. Lead and silver, zinc, copper, etc., are also worked, but on a smaller scale. The important manufacturing industries include textiles, iron and steel works, clothing, woodworks, leather works, pottery, etc.

The total exports from France in 1908 amounted to over 5,271,000,000 francs and the import trade of the country for the same period exceeded the exports by almost 1,000,000,000 francs. The share of the principal nations in the foreign commerce of France is represented by the following table:

	Imports From. Francs.	Exports To. Francs.
United Kingdom.....	863,000,000	1,374,000,000
Belgium	418,000,000	865,000,000
Germany	626,000,000	656,000,000
United States.....	632,000,000	402,000,000

According to United States Government statistics, the following figures represent trade with France for the fiscal year ending June, 1908: Imports from France, \$127,803,407; exports to France, \$116,123,468. The principal items included in shipments from the United States to France for the year in question were the following:

Cotton, unmanufactured.	\$51,122,457	Mineral oil, crude.....	\$2,430,718
Copper, ingots, bars, etc.	18,054,567	Wheat	2,334,366
Mineral oil, refined....	6,551,316	Staves	1,994,182
Cottonseed oil	4,492,928	Lard	1,606,305
Machinery	3,962,682	Leather and manufac-	
Agricultural implements	3,216,011	tures of	1,072,184
Tobacco, unmanufac-		Fertilizers	1,050,637
tured	3,150,654	Builders' hardware.....	525,041

USEFUL INFORMATION.

Language: The French language is spoken throughout the republic.

Money: The unit is the franc (of 100 centimes), valued at 19.3 cents.

Weights and Measures: The metric system is universal.

Mail Time: From New York, about 7 days.

Average Freight Time: From New York to Havre, Bordeaux, Dunkirk or Marseilles, from 7 to 15 days.

Cable Rate: From New York, 25 cents per word.

Postal Regulations: The customary charges of the Universal Postal Union are applicable to all classes of mail matter destined for France, where International Money Orders and International Reply Coupons are accepted. Parcels may be sent by post to France if weighing not more than 4 pounds 6 ounces, and not exceeding \$50 in value, at 12 cents per pound or fraction of a pound.

Hints for Tourists: Distance, New York to Paris, 4,020 miles. First class passenger fare, from \$75 upward, according to season, accommodation, steamer, etc. From Havre, the port where passengers by direct French steamers land, the railway takes one to Paris in about three hours. Several daily services from London to Paris, covering the entire journey in about eight hours. Paris-Marseilles, about twelve hours. Sixty-six pounds of baggage only is carried free by French railways. The climate of northern France is similar to that of New York, although somewhat milder in winter. The southern part of the country is much warmer.

Commercial Travelers: No license is demanded of American commercial travelers who visit France. Duties on samples must be paid in cash or a bond given, when a certificate will be issued entitling to a refund of the same if samples are exported within one year's time. This procedure, however, involves the stamping, sealing, or otherwise marking of each separate sample for identification, usually in a manner that ruins the future salability of the samples; hence many travelers prefer to pay the duties that are required and to make no attempt to have them refunded.

Customs Tariff: The tariff of France is a long and complicated one and includes two columns—the General Tariff and the Minimum Tariff. Under treaties between the United States and France, as at present negotiated, the products and manufactures of the United States are entitled to the reduced rates of the minimum tariff in a very few, and these comparatively

insignificant, instances. French duties are almost all of them specific on the basis of weight of the articles.

Consuls: There are American consuls-general at Paris and Marseilles; consuls at Bordeaux, Calais, Cognac, Grenoble, Havre, Limoges, Lyons, Nantes, Nice, Rheims, Roubaix and Rouen; consular agents at Biarritz, Boulogne, Cherbourg, Honfleur, St. Malo, Dijon, Bastia (Corsica), Cette, Toulon, Angers, Brest, Caudry, Dunkirk, Lille, Amiens and Dieppe.

French consular officers in the United States are stationed in the following cities: Birmingham and Mobile, Ala.; Los Angeles, San Diego, San Francisco and San José, Cal.; Denver, Col.; Apalachicola, Pensacola and Tampa, Fla.; Savannah, Ga.; Chicago, Ill.; Louisville, Ky.; New Orleans, La.; Portland, Me.; Baltimore, Md.; Boston, Mass.; Detroit, Mich.; St. Paul, Minn.; Gulfport, Miss.; Kansas City and St. Louis, Mo.; New York, N. Y.; Cincinnati, O.; Portland, Ore.; Charleston, S. C.; Brownsville, Dallas, El Paso, Galveston and San Antonio, Tex.; Norfolk, Va.; Seattle, Wash.

SHIPPING REGULATIONS.

No consular documents are required, nor are there any restrictions placed on shipments from the United States to France. Especial care must be taken, however, in the invoicing and description of the exact character of all goods, the kind of packages, their number, and the number of smaller packages contained in one larger container. A so-called surtax is levied on all goods that are not directly imported into France from the country of origin; that is to say, shipments from the United States should always be forwarded directly to ports in France, not by way of England, Belgium or any other country. Usual rate of freight for general merchandise (New York to Havre, Bordeaux or Dunkirk), nominally \$10 per ton weight or measure, ship's option; minimum bill of lading, \$5.25; parcel receipts usually 25 cents per cubic foot, with a minimum charge of \$1. From New York to Marseilles freight is usually 20s. per ton. From other ports of the United States freight rates range as low, or in some cases lower.

SHIPPING ROUTES.

From New York: Compagnie Générale Transatlantique, 9 Pearl Street; sailings for Havre five or six times per month; for Dunkirk and Bordeaux monthly.

Barber Line, Produce Exchange Building; sailings for Havre and Dunkirk once or twice a month.

Fabre Line, 24 State Street; sailings for Marseilles about weekly.

From Baltimore: Blue Cross Line; sailings monthly for Havre and Bordeaux.

From New Orleans: Vogemann Line; sailings about monthly for Bordeaux.

Compagnie Générale Transatlantique; sailings about twice a month for Havre and Bordeaux.

Harrison Line; occasional sailings for Havre.

Leyland Line; sailings monthly for Havre.

From Galveston, Tex.: Hogan Line; sailings about monthly for Havre.

Leyland Line; sailings every other month for Havre.

Compagnie Générale Transatlantique; sailings monthly for Havre.

FRENCH CONGO.

A territory in west Africa between Kamarun and the Congo Free State, bordering on the Atlantic Ocean. Area, 850,000 square miles. Population estimated at 10,000,000. The principal ports and towns of commercial importance are Loango and Libreville. French influence in this district began as early as 1841; it is now governed by a Commissioner General.

Railways are being projected and there are a few telegraph lines. There are valuable forests and some mineral resources, but the chief commerce of the colony consists of rubber, ivory, palm oil, etc.; development, however, is very backward. Imports (1906), 11,176,660 francs; exports, 18,069,599 francs. The greater portion of the imports are received from France. Statistics of United States trade with this colony are included under French Africa, which see. For other information see French West Africa.

FRENCH GUIANA.

A colony of France in the northeastern part of South America, bounded on the west by Dutch Guiana and on the south by Brazil. Area, 30,500 square miles. Population, census of 1901, 32,908, including 6,290 convicts. Principal town and seaport, Cayenne, population 12,612.

French settlements in this territory date from 1604. It is now

administered by a Governor. Since 1855 it has been utilized as a penal settlement for habitual criminals and convicts condemned to hard labor. Revenue and expenditure are about 3,250,000 francs.

The chief industry of the country is placer gold mining. Silver, iron and phosphates are also worked. There is very little agriculture. For 1906, the last year for which statistics are available, the foreign commerce was as follows: Imports, 14,548,756 francs; exports, 10,498,795 francs. More than 70 per cent. of the imports were supplied by France, which took over 80 per cent. of the exports. The principal imports, according to value, were: Live animals, animal food products, flour, provisions, wine, beer and spirits, textiles and metal work. Commerce of the United States with French Guiana for the fiscal year of 1908 was: Exports to, \$334,174; imports from, \$33,136. Principal items included in shipments from the United States were the following:

Wheat flour	\$80,244	Meat and dairy products..	\$147,208
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The general conditions involved in business with French Guiana are similar to those of France.

There is no regular steam communication between any ports of the United States and Cayenne. The latter is visited monthly by a steamer from Martinique, French West Indies, and by frequent steamers from Georgetown (Demerara), British Guiana. There are no consular documents required nor other restrictions affecting shipments from the United States to this colony.

FRENCH GUINEA.

A colony of France on the western coast of Africa, lying between Portuguese Guinea and Sierra Leone. Area, 95,000 square miles. Population, estimated, 2,200,000. The principal port and capital is Konakry.

Chief products of the colony are palm oil and nuts, gum, rubber, etc. Considerable numbers of cattle are raised and some gold is found. A railway is under construction to connect Konakry with the Niger, open, at last reports, for 85 miles. Total imports (1905), 18,924,814 francs; exports, 16,373,661 francs. About one-half of the imports come from France, to which about one-quarter of the exports are shipped. The official statistics of United States exports to this part of the world are included under the heading French Africa, which see, as also French West Africa.

FRIENDLY ISLANDS—See Tonga.**GAMBIA.**

A British colony at the mouth of the River Gambia, on the west coast of Africa. The colony proper contains about 4 square miles, but the protectorate has an area of 3,615 square miles. Population (1901): of the colony, 13,456, including 198 whites; of the protectorate, 76,948. These figures, however, have been largely increased, and the total population is now estimated at 155,000. Principal town and capital, Bathurst, population (1901), 8,807. This district has been a British possession since 1783; the colony was created in 1843. Revenue (1907), £65,892; expenditure, £57,729.

The chief products are ground nuts, beeswax, rubber and hides, rice, cotton, corn, etc. Total imports (1907), £445,359; exports, £408,476. About one-half of the imports are received from the United Kingdom, largely consisting of cotton goods. See British West Africa.

GAMBIER ISLANDS.

A group of islands in the Pacific Ocean, French possessions, having an area of about 6 square miles, with 580 inhabitants. Commerce is insignificant.

GERMANY.

The German Empire occupies the northern central portion of the European Continent, and consists of twenty-five States, having a total area of 208,780 square miles, with a population (1907) of 61,720,529. Principal cities in Germany, with populations (census of 1905):

Berlin	2,040,148	Düsseldorf	253,274
Hamburg	802,793	Hanover	250,024
Munich	538,983	Stuttgart	249,286
Dresden	516,996	Chemnitz	244,927
Leipzig	503,672	Magdeburg	240,633
Breslau	470,904	Essen	231,360
Cologne	428,722	Stettin	224,119
Frankfort o. M.	334,978	Königsberg	223,770
Nuremberg	294,426	Bremen	214,861

The Constitution of the German Empire dates only from

1871, when William I, the King of Prussia, was elected German Emperor. The legislative functions are vested in the Bundesrat and the Reichstag, respectively the upper and lower houses of a parliament, the former representing the individual states of Germany and the latter the German Empire. The Emperor, called Kaiser, is William II, born 1859, succeeded 1888. For the fiscal year ending March, 1909, revenues and expenditures of the Empire were estimated at 2,484,831,000 marks.

There are 35,235 miles of railway open for traffic, nine-tenths of which is owned by the Imperial or State Governments. There are about 88,244 miles of telegraph line, with 32,312 offices; telephone stations number 25,548, and post offices 39,052.

PRODUCTION, INDUSTRY AND COMMERCE.

More than 91 per cent. of the whole area of Germany is classed as productive. More than 8,000,000 persons are reported as actually working on farms. The principal agricultural products are potatoes, hay, rye, oats, wheat and barley. The principal minerals found in Germany include coal, lignite, iron and salt. Manufactures are of first importance. The iron and steel, machinery and instruments, and woodenware industries each employs over 500,000 people; textile mills employ almost 1,000,000 workmen.

Germany's foreign commerce (exclusive of precious metals) for the year 1908 was: Imports, 8,300,000,000 marks; exports, 6,800,000,000 marks. This commerce was divided among the principal nations as follows:

	Imports From. Marks.	Exports To. Marks.
Great Britain.....	825,430,000	1,070,206,000
Austria-Hungary	809,779,000	649,338,000
Russia	1,088,430,000	457,065,000
North and Central America.....	1,298,721,000	716,733,000
France and colonies.....	450,675,000	384,745,000

The largest items in the imports include in the order of their relative importance: Agriculture and animal products, alimentary, etc.; raw minerals and mineral oil; textiles; base metals and wares; chemicals, colors, etc.; leather wares, fur, etc.; machinery and electro-technical work. The total trade of the United States with Germany for the fiscal year of 1908 is thus officially reported: Imports from Germany, \$142,935,547; exports to Ger-

many, \$276,910,223. The principal articles included in the foregoing exports from the United States to Germany include:

Cotton, unmanufactured	\$135,617,575	Fertilizers	\$3,105,111
Copper, ingots, bars, etc.	19,750,769	Wheat flour	3,021,658
Lard	16,458,254	Bran, middlings and mill feed	2,370,715
Wheat	12,713,649	Machinery, all sorts...	7,321,195
Mineral oil, refined...	10,753,152	Agricultural implements	2,139,396
Corn	5,250,083	Leather and manufactures of	2,193,862
Tobacco, unmanufactured	4,943,776	Lumber, boards, deals, planks, etc.	1,749,472
Oilcake and oilcake meal	4,269,817	Timber and unmanufactured wood	1,673,665
Oleo oil and oleomargarine	3,687,666	Hardware	1,228,570
Rosin, tar and pitch...	3,676,923		

USEFUL INFORMATION.

Language: The German language is spoken by nine-tenths of the population, and should be employed in commercial correspondence. There are fifteen or twenty other languages, dialects, etc., spoken in the Empire.

Money: The unit is the mark, of 100 pfennige, value 23.8 cents.

Weights and Measures: The metric system is universal in business, although some old German denominations are still sometimes locally used.

Mail Time: New York to Berlin, about 8 days.

Average Freight Time: New York to Hamburg or Bremen, by express steamers, 7 days; by other steamers, 10 to 15 days.

Cable Rate: From New York, 25 cents per word.

Postal Regulations: The usual domestic rate for letters (2 cents per ounce) applies, provided such letters are to be forwarded by direct German boats; if it is desired to forward correspondence by English or French steamers, then the usual rates of the Universal Postal Union apply. The provision for the extension of domestic rates applies only to letters, not to other classes of mail matter, which at present continue to be classified as usual in the Universal Postal Union. International Money Orders and International Reply Coupons are accepted at German post offices. Parcels may be sent by post to Germany if weighing not more than 11 pounds, at a cost of 12 cents per pound or fraction of a pound.

Hints for Tourists: Berlin is distant from New York about 4,385 miles. Germany may be reached either by direct steamers

from New York, first class fare ranging from \$75 upward, according to line, accommodation, season, etc., or by rail from any other section of Europe. The first class fare from London to Berlin runs from £4 5s. 5d. upward. In most instances there is no allowance for free baggage on German railways, and every pound must be paid for.

Commercial Travelers: Regulations applying to American commercial travelers are somewhat vague, since the United States has no treaty with Germany in this regard. Commercial travelers will do well to carry a passport for identification and properly authenticated credentials from their employers. They will probably be required to pay fees for a permit in each of the States that they visit and possibly income and business taxes. The police control of business in general is quite strict. If, however, the traveler is accompanied by a resident German agent the situation may be altered. Charges on samples subject to duty must be paid when they are brought in by American travelers, owing to the disadvantages under which the latter rest in comparison with travelers of other nations, which have specific agreements with Germany for reciprocity in regard to facilities extended to commercial travelers and their samples.

Customs Tariff: The German tariff is regarded as the most highly and scientifically developed of any in the world. Duties are almost invariably specific on the basis of 100 kilos weight. The free list is very limited. The tare allowed for cases or other packages is usually specified.

Consuls: There are American consuls-general in Berlin, Coburg, Dresden, Frankfort a. M., Hamburg and Munich; American consuls at Aix-la-Chapelle, Barmen, Bremen, Breslau, Brunswick, Chemnitz, Cologne, Erfurt, Hanover, Kehl, Leipzig, Magdeburg, Mannheim, Nuremberg, Plauen, Stettin and Stuttgart; consular agents are located at many towns of minor importance.

There are German consular officials in the United States located as follows: Mobile, Ala.; San Francisco, Cal.; Denver, Col.; Washington, D. C.; Pensacola, Fla.; Atlanta and Savannah, Ga.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; St. Paul, Minn.; St. Louis, Mo.; New York, N. Y.; Wilmington, N. C.; Cincinnati, O.; Portland, Ore.; Philadelphia, Pa.; Charleston, S. C.; Galveston, Tex.;

Newport News and Richmond, Va.; Seattle, Tacoma and Port Townsend, Wash.

SHIPPING REGULATIONS.

There are no special consular regulations or restrictions that apply to shipments from the United States to Germany. Ordinary rate of freight for general merchandise, New York to Hamburg or Bremen, nominally \$4.80 per ton weight or measure, ship's option; similar rates apply to most lines reaching German ports from other American ports. Minimum bill of lading, from \$3.50. Parcel receipts, \$1 upward.

SHIPPING ROUTES.

From New York: Hamburg-American Line, 45 Broadway; sailings for Hamburg once and sometimes twice a week.

North German Lloyd, 5 Broadway; sailings twice a week and sometimes more frequently for Bremen.

New York & Continental Line, Produce Exchange Building; sailings for Hamburg about fortnightly.

From Boston: Hamburg-American Line, 102 Chamber of Commerce Building; sailings fortnightly for Hamburg.

From Philadelphia: Hamburg-American Line, Bourse Building; sailings for Hamburg every 10 days.

From Baltimore: Hamburg-American Line, 201 Chamber of Commerce Building; sailings for Hamburg fortnightly.

North German Lloyd, 7 South Gay Street; sailings for Bremen about weekly.

From Newport News and Norfolk, Va.: Hamburg-American Line; sailings for Hamburg about monthly.

Gans Steamship Line; sailings for Hamburg occasionally.

From Savannah, Ga.: Gans Steamship Line; sailings for Bremen about monthly; for Hamburg about twice a month.

North German Lloyd; sailings for Bremen twice a month.

South Atlantic S. S. Company; sailings for Hamburg and Bremen about monthly.

Strachan Line; sailings for Bremen occasionally.

From New Orleans: Hamburg-American Line, 219 Carondelet Street; sailings for Hamburg about two or three times a month.

Leyland Line, 205 Cotton Exchange Building; sailings for Bremen about monthly.

Vogemann Line, 1000 Perrin Building; sailings for Hamburg monthly.

From Galveston: Crown-Saint Line; sailings for Bremen two or three times a month during cotton season.

Gulf Transport Line; sailings for Bremen every two weeks during the cotton season.

Hamburg-American Line; sailings for Hamburg once a month or more frequently.

Leyland Line; sailings for Hamburg bi-monthly.

North German Lloyd; sailings for Bremen two or three times a month.

Texas European Line; frequent sailings for Hamburg and Bremen.

GERMAN EAST AFRICA.

A territory on the east coast of Africa, having a coast line of about 620 miles; estimated area, 384,079 square miles. Population conjectured to be about 7,000,000, of which Europeans number 2,629. Capital and principal town is Dar-es-Salaam, with 24,000 inhabitants.

The Germans leased this strip of territory on the coast from the Sultan of Zanzibar in 1888, and two years later purchased it outright for the sum of 4,000,000 marks. Expenditure, estimated (1908), 11,477,000 marks, to which the German Government contributed 4,729,000 marks. There are about 150 miles of railway open, with extensions in progress; telegraph lines connect the principal towns.

Chief products are rubber, copra, ivory, coffee and fibre of several sorts. Cattle and sheep are raised, and many sorts of minerals are known to exist, including the precious metals and precious stones. Imports (1906), 25,152,851 marks; exports, 10,944,712 marks. Most of the import trade is with Zanzibar and Germany, consisting largely of cottons, rice, provisions, hardware and iron. The United States statistics of trade with this territory are officially included under German Africa, which see.

Money: The unit is the Indian rupee, which is locally divided into 100 heller. Cable rate from New York, 90 cents to \$2 per word, according to destination and route. Mail matter of all sorts takes the usual charges of the Universal Postal Union; money orders are drawn through the agency of Germany, and International Reply Coupons are accepted; there is no arrangement for parcel post. Most of the articles in which American manufacturers are interested are admitted free of duty at the

custom house. There are no American consuls in this territory; nor are there any direct lines of steamers from the United States. Freight may best be dispatched via Hamburg for transshipment thence on through bill of lading.

GERMAN SOUTHWEST AFRICA.

A German Protectorate in southwest Africa lying between Portuguese West Africa and Cape Colony. Area, estimated, 322,450 square miles. Population about 200,000, of whom Europeans number 7,110. The capital is Windhoek; the chief commercial town and port is Swakopmund.

This is the territory which at present occupies the chief attention of the Germans, and earnest efforts are being directed toward its development. The coast lands are held and worked by the Deutsche Kolonial Gesellschaft für Südwest Afrika. Expenditure (1908), 48,259,000 marks, of which 44,171,000 marks represents the cost of the colony to the Home Government. A railway runs from Swakopmund to Windhoek, about 237 miles; there is another line 359 miles in length; a third about 270 miles and a fourth under construction, to be about 135 miles in length. Telegraph and telephone lines connect the three or four principal towns.

On the coast German Southwest Africa is sterile and desolate. The interior is being settled and is largely given over to agriculture, many vegetables and fruits being grown, and experiments made in sundry directions. The principal industry, however, is pastoral, live stock largely consisting of sheep and goats. Copper is being mined, and other metals, including gold, have been found. Imports (1906), 68,625,530 marks; the exports are small. The principal items among the imports comprise cereals, vegetables, fruits, tobacco, beer, timber, preserved meat, textiles, iron and ironwork. United States trade with this colony is officially included with the statistics for German Africa, which see.

Language, money, weights and measures: As in Germany. Cable rate, from New York, 90 cents per word. Postal regulations: The usual rates of the Universal Postal Union apply to mail matter of all sorts. International Money Orders are drawn through the agency of Germany, and International Reply Coupons are accepted at the colonial post offices; there is no arrangement, however, for the dispatch of parcel post. No duties are at present levied except on liquors, arms and ammunition. The United

States has no consular representatives in this Protectorate, nor are there any direct lines of steamers from the United States. Freight may best be forwarded via ports in Germany for transshipment thence.

GIBRALTAR.

A town with suburbs at the southernmost point of the Spanish Peninsula, commanding the entrance to the Mediterranean Sea from the Atlantic Ocean. Area, $1\frac{7}{8}$ square miles. Population, 20,355; plus military, 6,475.

Gibraltar was captured in 1704 by Dutch and English forces combined, and ceded to England in 1713, since which time it has remained a British Colony, under the control of a Governor. It is a naval base of great strategic importance, and the so-called Rock of Gibraltar (1,439 feet) is heavily fortified and believed to be impregnable.

There are no industries of any importance, and the town is a free port except as regards wines, spirits and tobacco. The business done at Gibraltar is chiefly for the shipping trade or for closely neighboring territories. Imports from the United Kingdom (1907), £631,744; exports to the United Kingdom, £36,214. The commerce of the United States with Gibraltar for the fiscal year of 1908 consisted of: Imports from Gibraltar, \$11,048; exports to Gibraltar, \$371,365. The principal articles among the goods shipped from the United States included:

Wheat flour	\$138,589	Tobacco, unmanufactured..	\$47,467
Meat and dairy products..	125,835		

The English language, weights, measures, etc., prevail at Gibraltar, which is frequently visited by tourists en route for Italy and Spain.

Some of the steamship lines from the United States to the Mediterranean take freight for Gibraltar; goods may also be dispatched for transshipment at English ports. See lines listed as reaching Italy, etc. Ordinary rate of freight for general merchandise from New York, nominally 20s. per ton, weight or measurement. Minimum, bill of lading, £1 1s.; parcels receipts from \$1.25 upward.

GILBERT ISLANDS.

A group of sixteen small islands in the Pacific, lying on the equator, having an area of 166 square miles, and a population of about 30,000 natives and 300 foreigners. They are British pos-

sessions and have a foreign trade of about \$200,000 a year, equally divided between imports and exports. See British Oceania.

GOA.

A Portuguese colony on the Malabar Coast of British India, 265 miles south of Bombay. Area, about 1,301 square miles. Population, 475,513. This is an ancient Portuguese settlement, from which the old Jesuit missionaries made an indelible impression on certain elements of the Indian population. The present capital is Panjim; principal port is Mormugao, which is connected by a railway 51 miles in length with the British Indian lines. The transit trade is, therefore, considerable, although the direct foreign commerce is small. Imports in 1906 amounted to about \$1,900,000. Statistics of the United States trade with Goa are included under general heading of Portuguese India, which see. The colony may best be reached from Bombay. See shipping lines listed accordingly.

GOLD COAST COLONY.

A strip of territory 335 miles long on the Gulf of Guinea, western coast of Africa, between the French Ivory Coast and German Togoland. Area, about 82,000 square miles. Population, 1,486,433, of which Europeans number 646. The chief towns, with populations, are: Accra (14,842), and Cape Coast Castle (28,948). This is a British colony, administered by a Governor. The neighboring territory of Ashanti is allied to it and under the same administration.

There is a Government railway having a total of 163 miles; telegraph lines of 1,229 miles, with forty-three offices, and telephone exchanges in the four principal places. The chief industry is gold mining, but agriculture is extending. Imports (1907), £2,366,195; exports, £2,641,674. The chief articles imported are textiles, alcohol and hardware. Statistics of the United States trade with the Gold Coast are officially included under the heading of British West Africa, which see.

GREAT BRITAIN—See United Kingdom.

GREECE.

A country in southeastern Europe, bounded by Turkey and by the Ægean and Mediterranean seas. Area, 24,977 square miles.

Population (1907), 2,631,952. Principal cities with populations: Athens (about 170,000), Piræus (about 70,000), and Patras (37,-958). Athens is the capital and chief commercial city, connected with its port, the Piræus, by a railway 6 miles in length.

Modern Greece is a constitutional monarchy, dating its existence from 1830, when freedom from Turkey was attained. The present Constitution was adopted in 1864, and provides for a single legislative chamber. The ruling king is George I, born 1845, elected 1863. Estimated revenue (1908), 130,086,429 drachmae; expenditure, 126,001,887 drachmae.

There are about 900 miles of railway open for traffic, and about 4,750 miles of telegraph line, with 313 offices; four urban telephone systems; post offices number 640. The Isthmus of Corinth is pierced by a ship canal.

PRODUCTION, INDUSTRY AND COMMERCE.

Greece is largely an agricultural country, although agricultural operations are still conducted in primeval fashion. The chief crop is the currant, of which from 125,000 to 175,000 tons are annually exported. Wheat, barley, rye and corn are grown; silk culture carried on; wines, olives, oranges, lemons, figs, etc., cultivated. Minerals are found, including iron, copper, zinc, lead, silver, etc. Manufacturing industries are increasing in importance; there are woolen and cotton mills, paper factories, flour and spirit works, soap works, powder mills, etc. Imports (1906), 143,451,405 drachmae; exports, 118,057,161 drachmae.

The shares in this trade of the principal nations are presented by the following table:

	Imports From. Drachmae.	Exports To. Drachmae.
Russia	27,725,218	810,925
United Kingdom.....	27,516,928	24,436,707
Austria-Hungary	19,444,415	7,876,806
Turkey	15,538,370	4,516,403
France	10,191,070	7,078,321
Germany	13,896,687	7,514,474
United States.....	2,656,501	6,440,648

Trade of the United States with Greece for the fiscal year of 1908 is thus reported: Imports from Greece, \$3,019,666; exports to Greece, \$1,290,804. The principal items appearing among the exports to Greece include the following:

Wheat	\$871,530	Machinery	\$93,620
Cotton, unmanufactured...	96,678	Mineral oils, refined.....	77,243

USEFUL INFORMATION.

Language: The Greek language is universal throughout the kingdom, but all principal business houses understand and use the French language in foreign commerce.

Money: The drachma (plural drachmae) of 100 lepta is nominally equivalent to the franc. Owing to the forced circulation of a depreciated paper currency the actual value of the drachma has fluctuated considerably, but has been improving in recent years. The present value of the drachma may perhaps be calculated as about 18 cents.

Weights and Measures: The metric system is almost exclusively employed in foreign business relations. The Turkish *oke* of 2.2 pounds is frequently used locally.

Mail Time: From New York to Athens, about 12 days.

Average Freight Time: New York to Piræus, from 20 to 25 days.

Cable Rate: From New York, 36 cents per word.

Postal Regulations: The usual charges for mail matter of all sorts as prevailing in the Universal Postal Union apply in the case of Greece. International Money Orders and International Reply Coupons are both accepted by Greek post offices. There is no arrangement, however, for the interchange of parcel post.

Hints for Tourists: Athens is distant from New York about 5,650 miles. There is no railway connection with northern Europe as yet, although lines are projected. Numerous steamship lines in the Mediterranean call at Piræus en route for Constantinople, including lines from Marseilles, Naples and Trieste. First class passenger fare from Marseilles about \$30. Steamers plying between Constantinople and Egypt usually call at Piræus.

Commercial Travelers: No licenses are required of commercial travelers visiting Greece. Samples are subject to the regular customs tariff, but a bond or guarantee of some sort may be given to the customs authorities providing it is wished to export samples within twelve months' time. A certificate that is supplied showing the payment of duty will be found of use if the traveler wishes to proceed to other Greek ports, such, for example, as Volo.

Customs Tariff: The Greek tariff enumerates many hundred classifications, under which specific duties are assessed by weight.

Consuls: American consul-general at Athens; consul at Patras; consular agents at Piræus and Corfu.

Greek consuls in the United States are stationed at San Francisco, Cal.; Chicago, Ill.; Boston and Lowell, Mass.; St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa.; Nashville, Tenn., and Tacoma, Wash.

SHIPPING REGULATIONS.

No consular documents are required, nor are there any special restrictions applying to shipments from the United States to Greece. Ordinary rate of freight for general merchandise, nominally 20s. per ton weight or measure, ship's option. Minimum bill of lading usually \$5.10. Parcel receipts issued for about half price.

SHIPPING ROUTES.

From New York: Hellenic Transatlantic Line, 95 Broad Street; sailings about monthly for Piræus.

Freight may also be forwarded on through bill of lading by steamers reaching Trieste, Genoa or Naples, Marseilles, Hamburg, Liverpool, London or Hull.

GREENLAND.

Danish possessions in Greenland have an area of 46,740 square miles, with a population of about 12,000. The trade is a state monopoly of Denmark. The total import and export trade of this colony is reported as amounting to only about \$275,000 per year. Statistics of United States commerce with other Danish possessions—Iceland and Faeroe Islands—are officially included with those of Greenland, and for 1908 were reported as follows: Imports from, \$56,774; exports to, \$22,908.

GRENADA.

An island in the West Indies belonging to the group known as the Windward Islands. Area, 133 square miles. Population, estimated, 69,784. Attached politically to Grenada are the Grenadines, having a population of 7,430. Principal town in Grenada is St. George. Revenue (1908), £79,871; expenditure, £68,383.

This island was originally colonized by the French, but ceded to Great Britain in 1783. It is under a British Governor. The soil is fertile. Cocoa, rubber, cotton and fruit are grown. The forests are said to be rich in valuable timber. Imports (1907), £288,665; exports, £417,299. The trade of the United States with

Grenada is officially included under the heading British West Indies.

Mail and Freight Time: From New York, about 8 days.

Cable Rate: From New York, 89 cents per word.

Customs Tariff: Duties are at the rate of about 10 per cent. ad valorem, with certain exceptions to which specific rates are applied.

Consuls: There is a United States consular agent in Grenada. British consular representatives in the United States have the interests of the islands in charge.

Shipping: Grenada can be reached from New York by the Trinidad Shipping & Trading Company, 29 Broadway; sailings about every 10 days. See also (and for other information) Windward Islands.

GUADELOUPE.

A French colony in the Lesser Antilles, West Indies, consisting of two islands separated by a narrow channel, with five smaller dependent islands. Total area, 688 square miles. Population, 190,273. Principal towns, Basse Terre (population 8,626) and Pointe-à-Pitre (population, 14,861). These islands have been dependencies of France since 1634 and are under a Governor. Revenue and expenditure balance at about 4,750,000 francs.

Sugar growing is the chief industry of the islands; coffee and cocoa are also produced. Imports (1906), 12,867,069 francs; exports, 15,434,609 francs. The import trade of this colony is almost entirely restricted to the productions of France. Statistics of United States commerce are included officially under the heading French West Indies.

Mail and freight time from New York, about 8 days. Cable rate from New York, \$1 per word. For other general information see French West Indies.

GUAM.

The largest island in the group known as the Ladrões or the Mariannes, situated at the southern extremity of that group in the Pacific Ocean, to the east of the Philippine Islands. Area, about 200 square miles. Population 10,879, plus about 350 Americans, Europeans, Chinese and Japanese. Capital, Agaña, population about 7,500. This island was ceded by Spain to the United States in 1898 and is used as a naval station. It is now connected with the rest of the world by cable, and there is a local tele-

phone. New roads and other public works are being constructed in the interior. Products are corn, copra, rice and sugar. The total foreign imports of the island for 1907 amounted to \$94,621, of which the United States supplied \$17,552, Japan \$73,183. The largest item in the receipts from the United States was wheat flour (\$2,025).

The island is reached by occasional army transports sailing from San Francisco.

GUATEMALA.

A State in Central America bounded by Mexico, Honduras and Salvador, having ports on the Caribbean Sea and the Pacific Ocean. Area 48,290 square miles. Population, 1,842,134. About 60 per cent. of the population are pure Indians. The largest towns, with populations, are: Guatemala City (96,560), Quezaltenango (28,940), Coban (30,770), Totonicapan (28,310). The capital is Guatemala City; the principal ports on the Caribbean side are Puerto Barrios and Livingston; on the Pacific, San José and Champerico. Guatemala, formerly a part of the Federation of Central America, became an independent Republic in 1847. Revenue (1906), 30,500,773 pesos; expenditure, 45,732,988 pesos.

There are about 250 miles of railway open and in operation and new lines are projected. Telegraph lines, 3,420 miles; telephones, 316 miles; post offices number 281.

PRODUCTION, INDUSTRY AND COMMERCE.

The principal crop of Guatemala is coffee, for the production of which the country is famous. Sugar, bananas and rubber are also produced in considerable quantities; wheat and corn are grown, and there are extensive forests of valuable woods. Cattle are raised and hides exported. Gold and silver mines are worked, and other minerals known to exist. Some manufacturing industries have been started, including woolen and cotton mills, foundries, sugar mills, breweries, cement and brick factories, etc.

The foreign commerce of Guatemala is divided as follows: Imports, 7,220,760 pesos; exports, 7,136,280 pesos. The leading items of import (1907), are thus reported: Cotton goods, 1,470,975 pesos, of which Great Britain furnished 771,453 pesos, United States 362,516 pesos, and Germany 233,773 pesos. Railway material was imported to the extent of 552,504 pesos, of which 443,245 came from United States. Next in importance were ma-

chinery and hardware, valued at 373,573 pesos, of which amount 156,997 pesos came from United States, 108,681 from Germany, and 91,555 from Great Britain. The commerce of the United States with Guatemala for the fiscal year ending June, 1908, was: Imports from Guatemala, \$2,390,167; exports to Guatemala, \$1,730,700. The principal items appearing in the exports from the United States were the following:

Wheat flour	\$387,644	Hardware and other manu-	
Manufactures of cotton...	235,264	factures of iron and steel	\$168,401
Cars and carriages.....	101,073	Leather and manufactures	
Machinery	83,580	of	68,463
Meat and dairy products..	87,578		

USEFUL INFORMATION.

Language: The Spanish language is universally used.

Money: The unit is the peso or dollar of 100 centavos, having a nominal value of about 36.5 cents, but actually, owing to the depreciation of the currency, it fluctuates widely. The value of the paper peso at present may be approximately 6 to 7 cents.

Weights and Measures: The metric system is that most suitable for international use. Old Spanish weights and measures are still customary. See under Spain.

Mail Time: From New York, about 8 days.

Freight Time: From New York to Puerto Barrios, about 8 days; from New Orleans to Livingston or Puerto Barrios, about 5 days.

Cable Rates: From New York, 50 to 55 cents or \$1.52 to \$1.55 per word, according to destination and route.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter addressed to Guatemala. International Reply Coupons are accepted in Guatemala, but no International Money Orders are drawn payable in that country. Parcels may be sent by post if weighing not to exceed 11 pounds, at 12 cents per pound or fraction of a pound.

Hints for Tourists: Guatemala City is 2,645 miles distant from New York. It may be reached by steamers from New York or from New Orleans. First class passenger fare from New York about \$55; from New Orleans about \$30—in both cases as far as Puerto Barrios, thence railway lines to Guatemala City. The night must be spent at Zacapa, about seven hours from the coast, thence morning trains take the traveler to

Guatemala City in about seven hours. Guatemala City is also connected by rail with San José, on the Pacific (75 miles), and by a branch line with Champerico (156 miles). The climate is hot and unhealthy on the coast, but temperate and agreeable on the highlands in the interior.

Commercial Travelers: No licenses are required of commercial travelers in visiting Guatemala. If it is expected to take the samples out of the country a deposit or a bond to cover the amount of duty may be made, which will be canceled if the samples are shipped away within two months, otherwise is forfeited.

Consuls: There is an American consul-general in the city of Guatemala; consular agents at Champerico, Livingston, Ocos and San José.

In the United States there are consular representatives of Guatemala located at Mobile, Ala.; San Francisco, Cal.; Pensacola, Fla.; Chicago, Ill.; Kansas City, Kan.; Louisville, Ky.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa.; Providence, R. I.; Galveston, Tex., and Tacoma, Wash.

SHIPPING REGULATIONS.

A consular invoice in quadruplicate must be supplied in the Spanish language. Blanks per set of four cost 25 cents. Consul's charge for certification of invoices: Less than \$100 in value, \$7; from \$100 to \$500, \$10; from \$500 to \$1,000, \$14; from \$1,000 to \$3,000, \$16. For the shipment of firearms, ammunition and explosives special permits must be obtained. Ordinary rate of freight for general merchandise, New York to Puerto Barrios, nominally, 15 cents per cubic foot, or 30 cents per hundred pounds, ship's option. Minimum bill of lading about \$3.

SHIPPING ROUTES.

From New York: United Fruit Company, 17 Battery Place; sailings for Puerto Barrios weekly; for Livingston, fortnightly.

From Mobile: Orr-Laubenheimer Company; sailings for Livingston and Puerto Barrios monthly.

From New Orleans: United Fruit Company; sailings for Puerto Barrios weekly; for Livingston fortnightly.

From San Francisco: Chargeurs Réunis; sailings for San José monthly.

Kosmos Line; sailings for San José every three or four weeks.

Pacific Mail S. S. Company; sailings for San José every 10 days.

From Puget Sound: Kosmos Line and Chargeurs Réunis have sailings from Seattle and Tacoma for San José about monthly.

In addition to the foregoing, freight may be shipped from various ports of the United States to Colon and Panama for transshipment thence to ports on either the east or west coasts of Guatemala.

HAITI.

The Republic of Haiti occupies the western portion of the island variously called Santo Domingo and Haiti, in the West Indies, second in size only to Cuba. Area of the Republic, 10,204 square miles. Population, estimated at from 1,000,000 to 1,500,000, all negroes or mulattoes, with the exception of about 200 whites. Principal towns with estimated populations: Port-au-Prince (70,000), Cape Haiti (29,000), Aux Cayes (25,000), Gonaives (18,000), and Port-de-Paix (10,000). Port-au-Prince is the capital.

This island was discovered and settled by the Spanish. The French effected settlements in 1530. The western portion of the island was secured to the French Government through treaty with Spain in 1697. Haiti finally became an independent Republic in 1804, but its political history has been variegated—empire, kingdom and republic alternating, and the country has seldom been at peace for more than a few years at a time. The President is nominally elected for a term of seven years. The finances are disorganized and in a very unsatisfactory condition. There are two or three railway lines, ranging from 15 to 30 miles in length. The greater portion of the commerce of the republic is transacted by coasting vessels.

Haiti is frequently said to be the most fertile spot in the West Indies, but its development has hardly been begun. The most important product is coffee; cocoa and cotton are also grown, besides sugar and tobacco; logwood and other valuable woods are exported. Efforts are being made to work copper, coal and iron mines, thus far with comparatively insignificant results. Manufacturing industries are small and unimportant.

Exact statistics of the foreign commerce of the Republic are lacking. The chief imports consist of cotton, sacks, machinery and iron work. Of the imports 71 per cent. in value are said to come from the United States; 13 per cent. from Great Britain

and colonies; 10 per cent. from France, and 2 per cent. from Germany. For the fiscal year ending June, 1908, the commerce of the United States with the Republic was officially reported as follows: Imports from Haiti, \$689,045; exports to Haiti, \$3,649,172. The principal items appearing among the exports of United States goods to Haiti include the following:

Wheat flour	\$962,012	Soap	\$249,102
Manufactures of cotton...	742,978	Leaf tobacco	102,385
Meat and dairy products..	576,941		

USEFUL INFORMATION.

Language: The French language is universal in Haiti.

Money: The unit is the gourde, intended to be the equivalent of 5 francs (96.5 cents). Actually, owing to the grossly inflated circulation of paper currency, which only is in existence, the value of the gourde fluctuates widely and can only nominally be called worth, perhaps, 20 cents.

Weights and Measures: The metric system is used.

Mail and Average Freight Time: From New York to Port-au-Prince, about 6 days.

Cable Rate: From New York to Port-au-Prince or Cape Haiti, \$1.05 per word.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter addressed to Haiti. International Money Orders are not drawn on Haiti, but the International Reply Coupons are accepted by Haitian post offices. There is no arrangement as yet for parcel post.

Hints for Tourists: Port-au-Prince is distant from New York 1,600 miles. First class passenger fare, \$60. Port-au-Prince has the reputation of being the hottest place in the West Indies, but a few hours from the town there are resorts up in the mountains where the heat is greatly tempered. All visitors must be provided with a United States passport bearing the visa of a consul of Haiti.

Commercial Travelers: Legally, commercial travelers in Haiti are obliged to pay a tax of \$50. Samples are generally admitted free of duty; a great deal, however, depending on the judgment of the customs house authorities. Thus, any quantity of shoes may be admitted if they are all for the same foot.

Customs Tariff: Over 1,500 classifications exist in the Haitian tariff, under which specific rates of duty are levied. In addi-

tion there are surtaxes of 50 per cent., $33\frac{1}{3}$ per cent. and 25 per cent., besides special taxes and dues of four or five different varieties.

Consuls: There are American consuls at Port-au-Prince and Cape Haiti; consular agents at Gonaives, Port-de-Paix, Aux Cayes, Jacmel, Jérémie, Miragoane and Petit Goave.

Consuls of Haiti in the United States are stationed at Savannah, Ga.; Chicago, Ill.; Bangor, Me.; Boston, Mass.; New York, N. Y.; Wilmington, N. C.

SHIPPING REGULATIONS.

Six consular invoices must be supplied, arranged either in French or English; cost per set of blanks, 5 cents. Three signed copies of bills of lading must be left with the consul. Firearms must not be shipped without permission of the Government. Ordinary rate of freight for general merchandise from New York, nominally 12 cents per cubic foot, or 30 cents per 100 pounds, plus 5 per cent. primage and lighterage and tonnage dues. Minimum bill of lading usually \$3. Parcel Receipts issued at about \$1, limited to 3 cubic feet in volume.

SHIPPING ROUTES.

From New York: Hamburg-American Line, Atlas Service, 45 Broadway; sailings for all principal ports in Haiti weekly.

Royal Dutch West Indian Mail Line, 17 State Street; sailings for principal Haitian ports fortnightly.

HAWAII.

A group of islands in the Pacific Ocean, 2,080 miles southwest of San Francisco. Total area, 6,449 square miles, of which over 4,000 square miles are included in the largest island, called Hawaii. Population, estimated (1906), 192,407. The white population of the islands is 28,533. The capital and chief commercial town is Honolulu, in the island of Wahu (598 square miles), population 39,305.

The islands were formerly an independent Kingdom, but the reigning queen was deposed in 1893, and in 1894 a Republic was proclaimed; in 1898 they were formally annexed to the United States, and now constitute a Territory under a Governor appointed by the President. There are about 150 miles of railway in the islands, and an extensive system of steamship communication between the different localities; telephone systems are quite highly developed.

PRODUCTION, INDUSTRY AND COMMERCE.

Sugar and rice are the chief products, but coffee, bananas, pineapples, wool, honey and hides are also exported. Sugar plantations are on a large scale and are commonly developed by irrigation works. Foreign commerce for the year 1907 was represented by the following figures: Imports of merchandise from foreign countries, \$4,151,709; exports to foreign countries, \$183,-981. Japan supplied about one-third of the foreign imports (largely rice). Shipments from the United States to Hawaii (1908), \$15,038,155; imports into the United States from Hawaii, \$41,640,505. Among the principal articles shipped to Hawaii were the following:

Breadstuffs	\$1,675,187	Fertilizers	\$912,979
Mineral oil.....	1,113,645	Wood and manufactures of	855,389
Machinery, sundry.....	691,739	Meat and dairy products	636,536
Other manufactures of		Spirits, wines and liquors	512,727
iron and steel.....	1,421,254	Leather and manufactures	
Cotton, manufactures of.	1,245,585	of	452,834

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in the United States.

Mail Time: From New York, 12 days; from San Francisco, 6 days.

Average Freight Time: From New York via Tehuantepec, about 60 days; from San Francisco, about 7 days.

Cable Rate: New York to Honolulu, via San Francisco, 47 cents per word.

Postal Regulations: Domestic postage rates of the United States apply to mail matter of all sorts addressed to Hawaii.

Hints for Tourists: San Francisco to Honolulu, 2,080 miles; first class fare about \$65. The climate of the islands is tropical, but pleasant and agreeable all year around. Steamship lines from San Francisco for the Far East and for Australia call at Honolulu both going and coming.

Commercial Travelers: Commercial travelers are treated in every respect as in the United States, of which it must not be forgotten that Hawaii is an integral part.

Customs Tariff: No duties are levied on American goods imported into Hawaii. It is a Customs District of the United States, and the United States tariff applies to goods the production or manufacture of foreign nations.

SHIPPING REGULATIONS.

There are no consular documents nor are there any restrictions imposed on shipments from the United States to Hawaii. Shipments must, however, be cleared through the Customs House in the usual fashion. The islands may be reached:

From New York: American-Hawaiian S. S. Company, 10 Bridge Street; sailings every week for Coatzacoalcos (Mexico), thence by the Tehuantepec Railway to Salina Cruz (Mexico); thence by steamer.

Freight may also be forwarded from New York by trans-continental lines to the Pacific Coast, thence by steamer on through bill of lading.

From San Francisco: Pacific Mail S. S. Company and Toyo Kisen Kaisha (joint service), maintaining sailings about weekly.

Oceanic S. S. Company; sailings every three weeks.

American-Hawaiian S. S. Company; sailings every two weeks.

Australian Mail Line; sailings about every four weeks.

HERZEGOVINA—See Austria-Hungary.

HOLLAND—See The Netherlands.

HONDURAS.

A state in Central America, bounded by Guatemala, Salvador and Nicaragua, with ports on the Pacific Ocean and Caribbean Sea. Area, 46,250 square miles. Population (1905), 500,136, the greater portion of which consists of aboriginal Indians. The principal town is the capital, Tegucigalpa, population 34,692; the chief seaports are Amapala on the Pacific, and Puerto Cortez, Ceiba and Truxillo on the Caribbean.

Honduras, formerly a member of the Federation of Central America, became an independent republic in 1839. The executive is a President, elected for a term of four years. Revenue (1906), 3,535,078 pesos; expenditure, 3,294,747 pesos.

A railway 57 miles in length runs back from Puerto Cortez, and will be extended ultimately to the Pacific Coast. Another short line of railway connects the capital with the Pacific, and a third extends for 12 miles from Ceiba. Telegraph wires have a total length of 3,363 miles, with 181 offices; telephone lines, 100 miles, with 95 stations. Post offices number 256.

PRODUCTION, INDUSTRY AND COMMERCE.

The chief product of Honduras is bananas, but cocoanuts, rubber, coffee and sarsaparilla are also grown, besides tobacco, sugar, corn, oranges, lemons, etc. Cattle raising is conducted on a large scale. Mahogany, cedar and other woods are exported. There are large mineral resources and companies are engaged in mining silver, gold, copper, lead and other ores. Manufacturing industries are chiefly restricted to the making of straw hats.

Total exports amount to about \$2,000,000, and the imports to about \$2,300,000. About 63 per cent. of the imports are received from the United States, and the United States receives about 87 per cent. of the exports from Honduras. For the fiscal year ending June, 1908, the commerce of the United States with Honduras was thus reported: Imports from Honduras, \$2,268,070; exports to Honduras, \$1,768,995. The principal items included in shipments to Honduras were:

Manufactures of cotton...	\$391,852	Mear and dairy products...	\$138,463
Machinery	78,878	Boots and shoes	56,178
Other manufactures of iron		Timber and lumber.....	90,479
and steel	179,820		

USEFUL INFORMATION.

Language: The Spanish language is universally in use.

Money: The unit is the peso of 100 centavos; nominal value of the silver peso, 36.5 cents; actual exchange value of the paper peso, fluctuating.

Mail Time: From New York to Puerto Cortez, 8 days.

Average Freight Time: From New Orleans to Puerto Cortez, 5 days; from San Francisco to Amapala, about 21 days.

Cable Rate: From New York, 65 cents or \$1.50 per word, according to route.

Postal Regulations: The usual charges of the Universal Postal Union apply to mail matter addressed to Honduras. International Money Orders and International Reply Coupons are both accepted at the post offices of the Republic. Parcels may be sent by post if weighing not more than 11 pounds, at 12 cents per pound or fraction of a pound.

Hints for Tourists: Honduras may be reached by steamers from New Orleans to Puerto Cortez—first class passenger fare about \$30. To reach Tegucigalpa from this point, the railway is taken to Pimienta (6½ hours), thence mules, a five

days' journey. The country may also be entered by steamers plying to Amapala from San Francisco or via the Isthmus of Panama; fare from Panama about \$90.

Commercial Travelers: No licenses are required of commercial travelers visiting Honduras. Duties are charged on samples having a commercial value, but a bond can be arranged through some local merchant of good standing, cancelled when samples are shipped out of the country intact.

Customs Tariff: There are more than 1,600 schedules in the import tariff of Honduras, under practically all of which specific duties are charged according to weight. The rate of duty varies from very light to very heavy.

Consuls: There are American consuls at Ceiba, Puerto Cortez and Tegucigalpa; American consular agents at Amapala, Bonacca, Roatan, San Juancito, San Pedro Sula, Tela and Truxillo.

Consular officers of Honduras in the United States are stationed at Mobile, Ala.; Los Angeles, San Diego and San Francisco, Cal.; Washington, D. C.; Chicago, Ill.; Kansas City, Kan.; Louisville, Ky.; New Orleans, La.; Baltimore, Md.; Detroit, Mich.; St. Louis, Mo.; New York, N. Y.; Cincinnati, O.; Philadelphia, Pa.; Galveston, Tex.; Seattle, Wash.

SHIPPING REGULATIONS.

Consular invoices are required and must be made out in quadruplicate; cost of blanks per set, 30 cents. Consul's charges for certification are: Invoices up to \$50 in value, \$1; \$50 to \$100 in value, \$2; \$100 to \$500 in value, \$4; \$500 to \$1,000 in value, \$6. Firearms and cartridges cannot be shipped without permission.

SHIPPING ROUTES.

From New Orleans: United Fruit Company Steamship Lines; sailings for Puerto Cortez weekly; for Ceiba and Tela twice a month.

Oteri Steamship Company; sailings for Ceiba and Truxillo weekly.

Vaccaro Brothers Steamship Company, Ltd.; sailings for Ceiba weekly; for Truxillo monthly.

From San Francisco: Pacific Mail S. S. Company; sailings for Amapala about every 10 days.

Kosmos Line; sailings for Amapala every 18 to 25 days.

Chargeurs Réunis; sailings for Amapala about monthly.

From Seattle and Tacoma: Kosmos Line and Chargeurs Réunis, as from San Francisco.

The Pacific ports in Honduras may also be reached by lines from all United States ports plying to the Isthmus of Panama, and transshipment thence.

HONGKONG.

A British colony on the coast of China, 90 miles south of Canton, consisting of the island of Hongkong and a strip on the mainland. Total area on the mainland, 376 square miles; of the island, 29 square miles. Population, census of 1906, 319,803, of which Europeans and Americans, 8,395; other foreigners, 4,020. These figures should be increased by about 8,750 naval and military forces, and the population of the "new territory," about 89,000. The city is called Victoria; population, 185,000.

British settlements in this district date from 1841, and the island was formally ceded to Great Britain by China in 1842, the so-called "new territory" having been leased in 1898. The colony is administered by a Governor. Revenue (1907), 6,602,280 dollars; expenditure, 5,757,203 dollars. There is no railway; electric tramway $9\frac{1}{4}$ miles in length.

PRODUCTION, INDUSTRY AND COMMERCE.

The harbor of Hongkong is one of the best in the world, and there are extensive ship repairing and construction works. Other industries include cotton spinning and sugar refining establishments, cement manufacturing and rope-making. There are no official statistics of the value of imports and exports, as Hongkong is a free port. It is estimated that imports average about \$20,000,000 a year and exports about \$10,000,000. Shipments from the United Kingdom in 1907 amounted to £3,355,403, consisting chiefly, in the order of their importance, of cotton and yarns, woolens, iron, machinery, copper and coal. The figures for United States trade with Hongkong for the fiscal year ending June, 1908, were thus reported: Imports from Hongkong, \$2,129,256; exports to Hongkong, \$3,975,161. The principal items appearing among the shipments to Hongkong include:

Wheat flour.....	\$3,655,019	Manufactures iron and	
All other breadstuffs.....	1,060,256	steel	\$524,918
Ginseng	1,107,264	Copper, ingots, bars, etc..	264,191
Mineral oil, refined.....	1,078,781	Manufactures of cotton..	211,802
		Wood and manufactures	
		of	122,692

USEFUL INFORMATION.

Language: The English language is universally used.

Money: The Mexican dollar, value 37.6 cents, and the Hongkong or British dollar, 39.3 cents; the Chinese tael is also used.

Weights and Measures: The usual British denominations plus the familiar Eastern *catty* of $1\frac{1}{3}$ pounds and *picul* of $133\frac{1}{3}$ pounds.

Mail Time: From New York, about 26 days.

Average Freight Time: From New York by direct steamer via Suez, 60 days; via transcontinental rail lines to the Pacific Coast, and thence by steamer, 50 days; from San Francisco, 28 days.

Cable Rate: From New York, \$1.22 or \$1.60 per word, according to route.

Postal Regulations: The usual charges of the Universal Postal Union apply to mail matter of all sorts intended for Hongkong. International Money Orders and International Reply Coupons are accepted. Parcels may be sent if weighing not more than 4 pounds 6 ounces and not exceeding \$50 in value at a charge of 12 cents per pound or fraction of a pound.

Hints for Tourists: Hongkong is distant from New York about 10,590 miles. It is usually visited by way of the Pacific Coast (first class fare from the Coast about \$225), or in the course of a round-the-world voyage, tickets for which may be procured at from \$600 upward. The hot season lasts from May to October; during the winter months, November to March, the climate is cooler and dryer. The thermometer ranges from 32° in February to 93° in August. During the hot weather the favorite place of residence is Victoria Peak, about 2,000 feet high.

Commercial Travelers: No licenses are required for doing business in Hongkong, nor is there any duty on samples.

Customs Tariff: Hongkong is a free port, and there are no import duties.

Consuls: An American consul-general is stationed at Hongkong. British consular officials in the United States will give information about this colony.

SHIPPING REGULATIONS.

There are no restrictions of any nature applying to shipments from the United States to Hongkong. Ordinary rate of freight for general merchandise from New York by direct steamer

nominally 37s. 6d. per ton weight or measurement; via transcontinental roads \$1.75 per 100 pounds to San Francisco, thence to Hongkong at \$10 per ton. Minimum bill of lading from New York via Suez or from San Francisco direct, usually \$5. Parcel receipts issued via Suez at from \$1 upward.

SHIPPING ROUTES.

From New York: American Asiatic S. S. Company, 12 Broadway; sailings frequently.

American & Manchurian Line, Produce Exchange Building; sailings about every three weeks.

American & Oriental Line, 24 State Street; sailings about every two weeks.

Barber Line, Produce Exchange Building; sailings about twice a month.

United States & China-Japan Line, 10 Bridge Street; sailings monthly.

From New York overland to the Pacific Coast, thence by steamer on through bill of lading:

Mallory Steamship Company, 80 South Street.

Morgan Line, 304 Broadway.

Northern Pacific Railway, 299 Broadway.

Great Northern Railway, 299 Broadway.

Union Pacific Railroad, 287 Broadway.

Santa Fé Route, 377 Broadway.

From San Francisco: Pacific Mail S. S. Company and Toyo Kisen Kaisha (joint service); sailings almost every week.

From Puget Sound: Bank Line, Ltd.; sailings every 24 days.

Great Northern S. S. Company; sailings about every 3 months.

Ocean Steamship Company and China Mutual Steam Navigation Company (joint service); sailings about every 4 weeks.

From Portland, Ore.: Portland & Asiatic S. S. Company; sailings about every 20 days.

HUNGARY—See Austria-Hungary.

ICELAND.

A large island in the North Atlantic Ocean. Area, 39,756 square miles. Population (census of 1901), 78,470. Principal city and capital, Reykjavik, population about 8,000. Iceland is a colony of Denmark, having a constitution of its own but a Min-

ister appointed by the King. Principal industries are fisheries and the raising of sheep and cattle. Imports (1906), 5,322,000 kroner; exports, 4,762,000 kroner. Principal imports consist of grain and meal, sugar, coffee, salt, cotton goods, tobacco, spirits, hardware and timber. Statistics of United States trade with Iceland are officially included under the heading of Greeland, which see. The island may best be reached by transshipment from Copenhagen. General conditions surrounding trade similar to those in Denmark, which see.

INAGUA—See Bahama Islands.

INDIA, BRITISH.

A great peninsula in southern Asia, with the adjacent territory of Burmah. In a general way a dependency of Great Britain. Total area, 1,767,000 square miles, of which 680,000 square miles are under native administration. Total population (1901), 294,361,056. Principal towns, with populations (according to census of 1901):

Calcutta	1,026,987	Rangoon	234,881
Bombay	776,006	Benares	209,331
Madras	509,346	Delhi	208,575
Hyderabad	448,466	Lahore	202,964
Lucknow	264,049	Cawnpore	197,170

Calcutta is the capital of British India, and one of the chief ports and commercial cities; other principal seaports are Bombay, Madras, Rangoon and Karachi (population 116,663).

British influence in India was developed by the East India Company, dating from 1757. As a result of the Sepoy Mutiny (1857-8) the East India Company ceased to exist, and the direct sovereignty passed to the British Crown. Supreme authority in India is vested in a British Governor-General or Viceroy, who holds office for five years. In addition to the territory in India properly called British there are a number of native states which are independent and under native rulers, but usually pay tribute to the Government and are to a large extent under British influence, usually exerted through what is called a Political Resident, who advises and assists the Prince of each state. Revenue (1906), 109,99,19,355 rupees; expenditures, 106,85,41,554 rupees.

Total length of railways, 29,097 miles; miles of telegraph lines, 67,587, with 2,438 offices. There are 56,703 post offices. Telephone exchanges are in operation in the principal cities.

PRODUCTION, INDUSTRY AND COMMERCE.

The chief industry is agriculture, which is being systematically developed and fostered by the Government. There are large tracts of land under irrigation. The principal crops cultivated are rice, wheat, other cereals, cotton, oil seeds, sugar cane, tobacco, tea and indigo. The principal mineral product of India is coal, which gives employment to about 292 mines. Manufacturing industries include more than 200 cotton mills, employing almost 200,000 persons; there are also many and important jute mills, besides woolen mills, paper mills and many minor factories.

The total foreign trade of India, exclusive of specie, for 1908 was as follows: Imports, 129,85,63,374 rupees; exports, 177,-18,76,524 rupees. The share of the principal countries of the world in this foreign commerce is represented by the following table:

	Imports From. Rupees.	Exports To. Rupees.
United Kingdom.....	72,29,79,652	46,93,42,662
Germany	5,79,08,707	19,72,45,840
Belgium	4,35,53,919	7,19,78,136
Austria-Hungary	3,06,84,829	6,01,84,421
United States.....	2,54,70,558	15,62,36,018
France	1,46,27,335	11,20,50,684

The principal articles imported into India include the following:

	Rupees.
Cotton manufactures.....	40,91,74,886
Metals, hardware and cutlery.....	12,69,34,565
Sugar, refined and unrefined.....	8,73,81,114
Machinery and mill work.....	5,79,00,449
Railway plant and rolling stock.....	4,15,83,901
Oils	2,76,77,556
Provisions	2,42,33,411
Chemicals, drugs, etc.....	2,16,19,760
Apparel	2,11,23,407

The trade of the United States with British India for the fiscal year ending June, 1908, was: Imports from India, \$44,465,-398; exports to India, \$9,238,202. Principal items included in the export shipments to India for the year in question were the following:

Mineral oils, refined....	\$4,034,076	Tobacco, manufactures of	\$493,532
Pipes and fittings.....	1,064,250	Cotton cloths.....	296,807
Machinery	885,021	Chemicals, drugs, dyes,	
Other manufactures of		etc.	230,177
iron and steel.....	537,320		

USEFUL INFORMATION.

Language: The English language is used by all important merchants of the empire. There are scores of native languages.

Money: The unit is the rupee, value 32.4 cents. The rupee is divided into 16 annas, 1 anna into 12 pie. The sum of 1,00,000 rupees is called a "lac," and 1,00,00,000 a "crore" of rupees.

Weights and Measures: The usual English denominations are commonly employed in international trade. Local denominations include the *maund*, which has several values; the maund of Bengal, or Imperial maund, is equal to 82.287 pounds; the maund of Bombay is equal to nearly 28 pounds; the maund of Madras to about 25 pounds. The *tola* is equivalent to 180 grains. The *guz* of Bengal is equal to 1 yard; in Bombay it is only equal to 27 inches.

Mail Time: From New York to Bombay, about 23 days.

Average Freight Time: New York to Bombay, about 35 days.

Cable Rate: From New York, 74 cents per word.

Postal Regulations: The usual charges of the Universal Postal Union apply to mail matter of all sorts intended for British India. International Reply Coupons are accepted at post offices in India, but International Money Orders are not issued payable in that empire, nor is there any arrangement for the dispatch of parcels post.

Hints for Tourists: Bombay is distant from New York 9,765 miles. India may best be approached from the United States via Bombay by several lines sailing from European ports, chief among them the P. & O. from Southampton, calling at Marseilles. First class passenger fare from London, about £52-0-0. The best season for visiting India is December, January and February. Railway lines connect the principal places of historical or commercial interest, excepting Rangoon, which may be reached from Calcutta or Madras by steamers once or twice a week. The climate of India is hot the year round, but during the winter the thermometer in the principal cities seldom rises over 80 to 90 degrees.

Commercial Travelers: No licenses are necessary for visiting British India. Duty must be paid on samples upon entry, but seven-eighths of the duty imposed will be refunded if the goods are shipped away within three years' time, providing they are properly identified.

Customs Tariff: The import duties of British India amount on an average to about 5 per cent. ad valorem, but in many instances value for tariff purposes is fixed by the Government. Machinery, railway material and numerous articles are admitted free of duty.

Consuls: An American consul-general is stationed at Calcutta; consuls at Bombay, Karachi, Madras and Rangoon; consular agent at Chittagong.

In the United States British consular representatives have Indian interests in charge.

SHIPPING REGULATIONS.

No consular documents are required nor restrictions of any kind imposed on shipments from the United States to India. Ordinary rate of freight for general merchandise, New York to Bombay, nominally 20/- upwards, per ton weight or measure; minimum bill of lading about \$7.50; parcel receipts from \$1. All cases should be marked "Made in U. S. A." Firearms should not be shipped except when proof has been supplied that consignee has received permission to import same.

SHIPPING ROUTES.

From New York: American & Indian Line, 10 Bridge Street; sailing about monthly.

Ports in India may also be reached on through bill of lading by steamship lines plying from United States ports to Liverpool, London, Glasgow, Hull, Naples and Genoa, Trieste, Antwerp, Bremen, or by lines touching at Aden, Colombo and Singapore, for transshipment at such ports. From the Pacific Coast freight may be forwarded for transshipment via lines plying to China.

INDIA, FRENCH.

The French possessions in India consist of five widely separated towns, having an aggregate area of 196 square miles, with a population of 275,500, of which about 1,100 are Europeans. Principal town and the capital is Pondicherry (46,887), which is the seat of the Governor. The other most important places consist of Karakal, Chandernagar, Mahé and Yanaon. The total imports in 1906 amounted to 6,604,850 francs; exports, 26,814,270 francs. Statistics of United States trade with these possessions are included by the Government with those for French Indo-China, which see. Pondicherry is the only place of commercial

importance, and is situated on the eastern coast of the Indian Peninsula to the south of Madras. It is visited by French branch steamers plying between Colombo and Calcutta. Freight from the United States may best be dispatched via steamers plying to Marseilles or Colombo, for transshipment thence.

INDIA, PORTUGUESE.

Portuguese possessions in India comprise: Goa, on the Malabar Coast, south of Bombay, and Damao, about 100 miles north of Bombay, with a small island called Diu, about 140 miles west of Damao. See also Goa. No exports from the United States are specified.

INDO-CHINA, FRENCH.

French possessions bearing the above name consist of five States in southeastern Asia, bordering on the China Sea and bounded by Siam, Burmah and China. The States in question are: Annam, Cambodia, Cochin-China, Tonquin, and Kwang-Chau-Wan, the latter leased from China. Total area, 256,000 square miles. Population estimated at 18,230,000. These States are together under a Governor-General, but there is a good deal of native local government and of separate State government. Principal cities: Saigon, the capital of Cochin-China (population 20,000); Pnompenh, capital of Cambodia (population 40,000) Hué, capital of Annam (population 30,000). Haiphong and Hanoi (Tonquin) are, with Saigon, the most important commercial towns. Hanoi (population 150,000) is the capital of Indo-China.

About 900 miles of railway are in operation and other systems are rapidly being constructed. There are 8,438 miles of telegraph line, with 301 offices; 8 urban and 4 interurban telephone systems; post offices number 261. The most important products of these States are rice, silk, cotton, sugar, poppy, tea, etc. Gold is mined and other minerals are believed to exist. There are manufactures of cotton yarn and cement.

Total imports (1906), 220,685,801 francs; exports, 176,896,771 francs. More than one-half of the total imports was received from France and French colonies. According to a recent report of an American consular official, the principal articles of import, enumerated according to their comparative values, were as follows: Textiles, metals, provisions, manufactures of metals, mar-

ble, stone, etc., beverages, paper and manufactures thereof. United States statistics of trade (including also French India) report, 1908, exports from the United States, \$602,169, the principal items including:

Mineral oil, refined..... \$519,925 All other articles..... \$82,244

The various States making up French Indo-China are combined into a Customs Union, in which, with a few exceptions, the tariff is precisely the same as in France. French goods are free of duty.

The commercial language of these countries and the ordinary weights and measures of international commerce are the same as in France. There is, however, a special currency, the unit of which is the piastre or Mexican dollar—roughly worth from 48 to 50 cents. Postal rates are those customary in the Universal Postal Union, but Money Orders are not available, nor is there any arrangement for parcel post.

There is an American consul at Saigon. Information regarding the colonies may be obtained from consular representatives of France in the United States.

There are no consular documents required for shipments to French Indo-China, nor any restrictions involved. In the absence of direct steamship lines freight is usually dispatched by lines reaching the Straits Settlements or Hongkong, for transshipment at such ports. Transshipment may also be effected to through steamers at Marseilles, Trieste, Liverpool, Hamburg or Bremen.

IRELAND—See United Kingdom.

ITALY.

A large peninsula in the south of Europe. Area, including the islands of Sicily, Sardinia and others adjacent to the coast, 110,659 square miles. Population, estimated, 1907, 33,640,710. Principal towns with populations:

Naples	563,540	Genoa	234,710
Milan	493,241	Florence	205,589
Rome	462,743	Bologna	152,009
Turin	335,656	Venice	151,840
Palermo	309,694		

Italy was formerly composed of separate and independent states, united in 1870 into a kingdom. The reigning King is Victor Emanuel III; born 1869, succeeded 1900. Revenue (estimated for 1908), 2,000,444,581 lire; expenditure, 1,945,923,987 lire.

There are 8,310 miles of railway line in Italy, which since 1905 have been under Government management. In addition, there are about 2,000 miles otherwise owned. Telegraph lines have a length of 29,157 miles, with 6,705 offices. There are over 100 urban telephone systems and about 130 interurban systems. Post offices number 8,991.

PRODUCTION, INDUSTRY AND COMMERCE.

Over one-third of the population of Italy is engaged in agriculture, raising wheat, corn and other cereals. Italian wines are numerous and celebrated, as are olives and olive oil. Various fruits are largely cultivated and exported. Silk cultivation is also an important industry. Agricultural methods are fast becoming modernized.

The principal mineral products include silver, zinc and lead, iron and copper. Marble is extensively quarried. Manufacturing industries include silk (employing almost 200,000 hands), woolen, cotton, hemp and linen, automobiles, chemical products, etc. According to a recent report of an American consul, total imports into Italy in 1907 amounted to \$565,000,000; exports from Italy, \$358,000,000. Principal imports by Italy included, in the order of their values: wheat, raw cotton, boilers and machinery, raw silk, timber, wrought iron and steel, etc. The Italian imports of foreign goods are chiefly received from the following countries named in the order of their importance in this trade: United Kingdom, Germany, United States, France, Russia and Austria-Hungary. The trade of the United States with Italy for the fiscal year ending June, 1908, was as follows: Imports from Italy, \$44,844,174; exports to Italy, \$54,217,394. Principal items in the exports from the United States for the period in question included:

Cotton, unmanufactured	\$23,429,281	Mineral oil, refined....	\$2,024,166
Wheat	5,302,072	Machinery, various....	1,701,240
Tobacco, unmanufactured	4,449,971	Bacon	1,101,408
Copper, ingots, bars, etc.	3,924,587	Agricultural implements.	527,206

USEFUL INFORMATION.

Language: The Italian language is spoken throughout the kingdom. French may be used, if necessary, in commercial correspondence, as it is understood by all large houses.

Money: The unit is the lira (plural lire) of 100 centesimi, value 19.3 cents.

Weights and Measures: The metric system is almost exclusively employed.

Mail Time: New York to Genoa, about 10 days.

Average Freight Time: New York to Naples, 12 to 15 days; to Genoa, 1 to 3 days additional.

Cable Rate: From York, 31 cents or 45 cents per word, according to route.

Postal Regulations: The rates of the Universal Postal Union apply to mail matter of all sorts sent to Italy. International Money Orders and International Reply Coupons are accepted at Italian post offices. Parcels may be sent by post if weighing not more than 11 pounds, and not exceeding \$50 in value, at 12 cents per pound or fraction of a pound.

Hints for Tourists: Genoa is distant from New York 4,615 miles via London. Italy may also be visited by frequent direct steamers sailing from New York, first class fare ranging from \$75 upward. There are through trains to all the principal Italian cities from points in France, Germany and Austria. No baggage is carried free by Italian railways; every pound must be paid for. The climate in Italy is temperate in the northern part, but warm in the south. The principal industrial centers are located in Lombardy and Piedmont, in the north, Milan being the commercial capital.

Commercial Travelers: It is not necessary for commercial travelers to procure licenses in Italy. Duties when charged may be paid in cash or a bond supplied; in either case subject to return or cancellation if samples are exported within one year's time after due identification.

Customs Tariff: The tariff of Italy levies specific duties on hundreds of classifications. Under an arrangement with the United States certain products and manufactures of the latter are admitted at special rates of duty. These include agricultural instruments and parts, dynamos and electric machinery, sewing machines, varnishes, etc.

Consuls: There is an American consul-general at Genoa; consuls at Florence, Leghorn, Milan, Naples, Palermo, Rome, Turin and Venice; consular agents at Bologna, San Remo, Carrara, Bari and Capri.

The principal Italian consular representatives in the United States are located at San Francisco, Cal.; Denver, Col.;

Washington, D. C.; Chicago, Ill.; New Orleans, La.; Boston, Mass.; New York, N. Y.; Philadelphia, Pa.

SHIPPING REGULATIONS.

No consular documents are required nor are there any restrictions imposed on shipments from the United States to Italy. Certificates of origin are required for a few special articles, for which the consul's fee is \$1. Ordinary rate of freight for general merchandise, New York to Genoa or Naples, nominally 15s., plus 5 per cent., per ton weight or measurement. Minimum bill of lading usually £1 1s. Parcel receipts issued at \$1.25 upward.

SHIPPING ROUTES.

From New York: Anchor Line, 19 Broadway; sailings about fortnightly for Leghorn, Genoa and Naples.

Austro-Americana S. S. Company, 17 Battery Place; sailings about three times a month for Naples and Venice.

Compañia Trasatlántica, Pier 8, East River; sailings monthly for Genoa.

Cunard Line, 24 State Street; sailings fortnightly for Naples.

Fabre Line, 24 State Street; sailing two to four times a month for Naples.

Hamburg American Line, 45 Broadway; sailings once or twice a month for Naples and Genoa.

Hellenic Transatlantic Line, 32 Broadway; sailings monthly for Naples.

Italia Line, 21 State Street; sailings every three weeks for Genoa and Naples.

La Veloce, 24 State Street, and Navigazione Generale Italiana, joint service, having sailings about weekly for Genoa, Naples and Palermo.

Lloyd Italiano, 33 Broadway; sailings about weekly for Genoa and Naples.

Lloyd Sabauda, 35 Broadway; sailings fortnightly for Naples and Genoa.

North German Lloyd S. S. Company, 11 Broadway; sailings two to four times a month for Naples and Genoa.

Sicula Americana S. S. Company, 11 Broadway; sailings about once a month for Naples, Messina and Palermo.

White Star Line, 17 Battery Place; sailings fortnightly for Naples and Genoa.

From Boston: White Star Line, 84 State Street; sailings about fortnightly for Naples and Genoa.

From Philadelphia: Italia Line, 460 Bourse Building; sailings fortnightly for Naples and Genoa.

From Savannah: Austro-Americana Line; frequent sailings for Genoa and Naples.

From New Orleans: Austro-Americana S. S. Company; sailings about twice a month for Naples and Venice.

Creole Line (Becker Management); sailings three or four times a month for Genoa.

Creole Line (Peirce Management); sailings monthly or oftener for Naples and Genoa.

From Galveston: Austro-Americana Line; sailings two or three times per month for Venice.

Creole Line (Becker Management); sailings two or three times per month for Genoa.

Creole Line (Peirce Management); sailings once or twice a month for Genoa and Naples.

IVORY COAST.

A dependency of France on the west coast of Africa, lying between Liberia and the Gold Coast Colony. Area, about 120,000 square miles. Population estimated at about 2,000,000, of which Europeans number about 300. The capital is Bingerville. The chief commercial towns are Grand Bassam and Assinie. The French have claimed the territory since 1843, but have occupied it only since 1883. It is administered by a Lieutenant-Governor and is self-supporting, revenues and expenditures balancing at 3,155,000 francs. Port works are being constructed at Petit Bassam (Port Bouet), whence a railway 110 miles in length is projected. Telephone lines connect the principal towns.

Gold has been discovered and mining operations are in progress. Coffee, cocoanuts, rubber and mahogany are among the chief products. Imports (1906), the latest figures that are available, amounted to 11,671,768 francs, and exports to 9,609,984 francs. The chief imports from the United States, in order of value, were reported to be: Leaf tobacco, canned goods, alcohol, and mineral oil; total value, about \$77,000. Official statistics of the United States trade with this territory are, however, included under the general heading of French Africa. For further information see also French West Africa.

JAMAICA.

A large island in the Caribbean Sea, about 90 miles south of Cuba. Area, 4,200 square miles. Population (estimated, 1907), 830,261. Principal town, Kingston, the capital and chief port, population 46,542.

Jamaica dates as a British colony from 1655, and is administered by a British Governor; attached to it politically are the Turks and Caicos Islands, with the Cayman Islands and one or two of minor importance. Revenue (1908), £1,021,937; expenditure, £938,404. There are about 184½ miles of railway open, 889 miles of telegraph and 152 miles of telephone line.

PRODUCTION, INDUSTRY AND COMMERCE.

About 875,000 acres are under cultivation, two-thirds in pasture. Principal crops are sugar cane, coffee and bananas. Sugar and rum are manufactured and exported, the latter regarded as the best in the world. Cattle raising is an important industry owing to the luxuriant pasturage.

Total imports, £2,261,469; exports, £1,992,007. Principal imports include breadstuffs, rice, malt liquors and textiles. The United States usually takes about one-half of all the exports, and supplies 40 per cent. of the imports. The United Kingdom supplies a similar amount of imported goods, a considerable portion of the remainder coming from Canada. Official statistics of United States trade with Jamaica are included under the general heading British West Indies.

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Great Britain.

Mail and Freight Time: From New York to Kingston, about 5 days.

Cable Rate: From New York, 48 cents per word.

Postal Regulations: Charges for mail matter of all sorts are those of the Universal Postal Union. International Money Orders are drawn payable in Jamaica, but International Reply Coupons are not accepted at the post offices of the island. Parcels may be sent by post if weighing not more than 11 pounds for 12 cents per pound or fraction of a pound.

Hints for Tourists: Kingston is distant from New York 1,820 miles. First class passenger fare, approximately \$45. The island is a favorite winter resort.

Commercial Travelers: Commercial travelers visiting Jamaica require no licenses, nor must they pay any fees. The amount of duty demanded for samples may be deposited in cash, which will be refunded when the traveler leaves the island, taking the samples with him.

Customs Tariff: Light specific duties are applied to a limited number of articles; many important items are admitted free of duty.

Consuls: American consuls at Kingston and Port Antonio; consular agents at Black River, Montego Bay, Port Maria, Port Morant, St. Ann's Bay and Savannah-la-Mar.

In the United States the interests of the colony are looked after by British consular representatives.

SHIPPING REGULATIONS.

No consular documents are required for the shipment of goods to Jamaica, nor are there any restrictions imposed. Ordinary rate of freight for general merchandise, New York to Kingston, nominally 8 cents per cubic foot or 20 cents per 100 pounds, plus 10 per cent. primage. Minimum bill of lading, usually about \$3. Parcel receipts are issued at \$1 for the first cubic foot and 50 cents for each additional foot up to four.

SHIPPING ROUTES.

From New York: Hamburg-American Line, Atlas Service, 45 Broadway, for Kingston weekly; for Montego Bay fortnightly.

Royal Mail Steam Packet Company, 22 State Street; sailings for Kingston fortnightly.

United Fruit Company Steamship Service, 17 Battery Place; sailings fortnightly for Port Antonio.

From Boston: United Fruit Company Steamship Service, Long Wharf; sailings weekly for Port Antonio, Bowden and Kingston.

From Philadelphia: United Fruit Company Steamship Service, 5 North Wharves; sailings weekly for Port Antonio.

From Baltimore: United Fruit Company Steamship Service, 104 East Pratt Street; sailings weekly for Port Antonio.

From Charleston: United Fruit Company Steamship Service; sailings weekly for Port Antonio.

From Galveston: Tussco Line; sailings about every 5 weeks for Kingston.

JAPAN.

An empire consisting of four large islands and numerous smaller ones in the northern Pacific off the coast of the Asiatic continent, from which it is separated by the Sea of Japan. Total area, 147,655 square miles, plus the island of Formosa, 13,458 square miles. Population, 46,732,138, not counting the population of Formosa (2,860,374). The principal cities, with populations according to the census of 1903, are:

Tokio	1,818,655	Nagoya	288,639
Osaka	995,945	Kobe	285,002
Kioto	380,568	Nagasaki	153,293
Yokohama	326,035		

Tokio is the capital; Yokohama, Kobe and Nagasaki the principal ports.

Japan claims a written history of more than 2,500 years. Prior to 1889 it was an absolute monarchy; in that year a constitution was promulgated. Present Mikado, Mutsuhito, born 1852, succeeded 1867. Revenue (1908), 615,823,804 yen; expenditure, 616,441,047 yen.

There are 4,808 miles of railway line, most of which are Government owned; extensive improvements and extensions are contemplated. Telegraph lines measure 16,700 miles in length; telephone lines 3,332 miles. There are 7,099 post and telegraph offices, and according to latest reports almost 37,000 telephone subscribers.

PRODUCTION, INDUSTRY AND COMMERCE.

Agriculture is the occupation of more than 60 per cent. of the population. The soil is exceedingly fertile, producing among its principal crops rice, wheat, barley, rye, tea and sugar. The raising of silk cocoons is a very important industry; fisheries are extensive, and mining for coal, gold, silver and other minerals is on a considerable scale. Manufacturing industries have developed during recent years in an amazing fashion, chief among them being silk and cotton, cotton yarn, matches, paper, glass, lacquer-ware, porcelain and bronze. Shipbuilding, machinery and tool-making give employment to over 34,000 persons.

Total imports (1908), 495,687,000 yen; exports, 376,796,000 yen. The principal articles imported, in the order of their importance, were: Raw cotton, rice, iron work, woollen manufactures, machinery, sugar, kerosene, beans and pulse, oilcake, wheat flour, wool and cotton shirtings. The share of the principal

foreign countries in the foreign trade of Japan is represented by the following table of percentages:

	Imports From.	Exports To.
United Kingdom.....	23 per cent.	4 per cent.
United States.....	21 " "	29 " "
British India.....	18 " "	2 " "
China	10 " "	30 " "
Germany	8 " "	1 " "
Other countries.....	17 " "	32 " "

Official statistics of United States trade with Japan for the fiscal year ending June, 1908, give: Imports from Japan, \$68,107,545; exports to Japan, \$41,432,327. The principal items appearing among the shipments from the United States for the year included:

Cotton, unmanufactured	\$11,423,572	Other manufactures of	
Mineral oil, refined....	6,046,497	iron and steel.....	\$2,870,865
Wheat flour.....	2,300,259	Leather and manufac-	
All other breadstuffs...	1,719,592	tures of.....	950,074
Steel rails for railways.	1,348,471	Meat and dairy prod-	
Electrical machinery....	1,496,093	ucts	788,373
All other machinery....	5,275,486	Paraffin and paraffin	
Pipes and fittings.....	1,408,296	wax	826,995

USEFUL INFORMATION.

Language: Although Japanese is the language of the country and the retail trade, all merchants doing foreign business understand the English language.

Money: The unit is the yen (of 100 sen), valued at 49.8 cents.

Weights and Measures: In foreign commerce English denominations or those of the metric system are commonly used. The principal Japanese denominations are the following: The *kin* (or *catty*), equivalent to 1.323 pounds; the *kwan*, 8.267 pounds; the *shaku*, equal to .994 foot; the *cho*, equal to 2.45 acres.

Mail Time: From New York, 18 or 20 days.

Average Freight Time: From New York by direct steamers via Suez, 80 to 90 days; via transcontinental railroads and steamers from the Pacific Coast, 30 to 40 days; San Francisco to Yokohama, 17 days.

Cable Rate: From New York, \$1.33 or \$1.72 per word, according to route.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter addressed to Japan. International Money Orders and International Reply Coupons both

are accepted by Japanese post offices. Parcels may be sent by post to Japan if weighing not more than 4 pounds 6 ounces, and valued at not to exceed \$50, for 12 cents per pound or fraction of a pound.

Hints for Tourists: From New York to Yokohama via San Francisco the distance is 7,348 miles; first class passenger fare from the Pacific Coast to Yokohama about \$200. The climate of Japan is temperate and similar to that of the Atlantic States, but not so extreme. The best seasons for visiting the country are, perhaps, the spring and fall; the months of April and November are especial favorites with foreigners.

Commercial Travelers: No licenses are required of commercial travelers visiting Japan, but security must be tendered to cover duties that may be assessed on samples that it is intended to export within one year.

Customs Tariff: The Japanese tariff enumerates several hundred classifications, under which duties are sometimes specific and sometimes ad valorem.

Consuls: An American consul-general is stationed at Yokohama; consuls at Kobe and Nagasaki; consular agent at Hakodate.

There are Japanese consular representatives in the United States at Mobile, Ala.; San Francisco, Cal.; Chicago, Ill.; New Orleans, La.; St. Louis, Mo.; New York, N. Y.; Portland, Ore.; Philadelphia, Pa.; Galveston, Tex., and Seattle, Wash.

SHIPPING REGULATIONS.

While not absolutely indispensable, it is very desirable that a certificate of origin accompany all goods shipped from the United States to Japan in order to take advantage of the lower rates of duty sometimes accorded the products of this country as distinguished from those of other supplying nations. The consul charges \$2 for issuing such a certificate of origin, irrespective of value of the shipment. Firearms are not allowed to be shipped. Ordinary rate of freight for general merchandise from New York to Kobe or Yokohama, via Suez, nominally 37s. 6d. per ton weight or measurement. Minimum bill of lading usually \$5. Parcel receipts issued from \$1 upward. From San Francisco about \$10 per ton weight or measurement, ship's option; minimum bill of lading \$5; parcel receipts from \$1.50.

SHIPPING ROUTES.

From New York, via Suez Canal: American-Asiatic S. S. Company, 12 Broadway; frequent sailings for Kobe and Yokohama.

American & Manchurian Line, Produce Exchange Building; sailings about every 3 weeks for Yokohama and Kobe.

American & Oriental Line, 24 State Street; sailings every 2 weeks for Kobe and Yokohama.

Barber & Co.'s Line, Produce Exchange Building; sailings about monthly for principal ports of Japan.

United States & China-Japan Line, 10 Bridge Street; sailings monthly for principal ports in Japan.

Freight may also be dispatched from New York via transcontinental lines on through bill of lading for transshipment at Pacific Coast ports, by:

Morgan Line, 364 Broadway.

Canadian Pacific Railway, 458 Broadway.

Northern Pacific R. R., 299 Broadway.

Great Northern R. R., 299 Broadway.

Union Pacific R. R., 287 Broadway.

Santa Fé Route, 377 Broadway.

Mallory S. S. Company, 80 South Street.

From San Francisco: Pacific Mail S. S. Company and Toyo Kisen Kaisha; these lines operate a joint service with sailings about weekly for Yokohama, Kobe and Nagasaki.

From Puget Sound: Bank Line, Ltd., Seattle, Wash.; sailings about every 24 days for Yokohama, Kobe and Moji.

China Mutual Steam Navigation Company and Ocean Steamship Company, Ltd., Tacoma, Wash., joint service, having sailings about monthly for Yokohama, Kobe and Moji.

Great Northern S. S. Company, Seattle, Wash.; sailings about every 3 months for Yokohama, Kobe and Nagasaki.

Nippon Yusen Kaisha, Seattle, Wash.; sailings fortnightly for Yokohama, Kobe and Moji.

From Portland, Ore.: Portland and Asiatic S. S. Company; sailings about every 20 days for Yokohama, Kobe and Moji.

JAVA.

A large island in the East Indies. With the neighboring and subject island of Madura the area is 50,554 square miles, and the population (census of 1900) 28,746,688, of which Europeans

75,833. Principal towns, with populations: Batavia, 115,887; Soerabaya, 146,944; Samarang, 89,286. Batavia is the capital and chief port of entry.

This island, with dependencies, is the most important colony of the Netherlands, under a Governor-General, who has executive authority over all of the Dutch East Indies.

For information, commerce, statistics, etc., see Dutch East Indies.

JOHORE.

A semi-independent state at the southern extremity of the Malay peninsula in Asia. Area, 9,000 square miles. Population, about 200,000. It is ruled by a Sultan, who has been virtually subject to Great Britain since 1885. Trade is chiefly with Singapore, from which its chief town is distant only 15 miles. See Straits Settlements.

KAISER WILHELM'S LAND.

The northern portion of the southeastern part of New Guinea, declared under the protection of Germany in 1884. Estimated area, about 70,000 square miles. Population, 110,000, of whom whites number 182, almost all Germans. Chief port, Friedrich Wilhelmshafen.

Products are those common to the other East Indies. Gold has been found. The import trade amounts to about \$250,000 a year. Cost of the protectorate to the German Government, almost \$300,000 a year. It may be reached by steamers of the North German Lloyd sailing from Bremen. See also German Oceania.

KAMERUN.

A territory on the west coast of Africa lying between Nigeria and the French Congo. Area, estimated, 191,130 square miles, with a population of 3,500,000; there are about 1,000 whites, two-thirds of them Germans. The capital is Dualla; population, 22,000.

This territory was acquired in 1884 by Germany, and is under a Governor. Expenditure (1908), 6,766,000 marks, of which 2,930,000 marks represent the cost to the mother country.

The soil is fertile and the principal products are cocoa, rubber, palm oil and coffee. The import trade amounts to about \$1,000,000 a year. A railway has been constructed for about 22 miles, and other lines are projected. See under German Africa.

KHIVA.

A state in Central Asia, tributary to and virtually part of the Russian Empire. Area about 22,300 square miles. Population estimated at 800,000. Is nominally ruled by a Khan. Principal products cotton and silk.

KIAU-CHAU.

A district on the southern coast of China, southwest of Hong-kong. Area of the protectorate about 200 square miles. Population about 33,000, of which there are 1,225 whites. The capital is Tsing-Tau. This territory was seized by Germany in 1897, and is now occupied under a 99 years' lease from China and administered by a Governor.

A railway line is open as far as Tsinan, 200 miles, and branches are under construction. Products are chiefly agricultural, but there are breweries, a silk factory, soap factories and coal mines. The German Government spends about \$2,500,000 annually in the support of this colony.

The trade of the United States is included under the general heading German China, and in 1908 was as follows: Imports from German China, \$536,329; exports to German China, \$470,731. The principal articles included in shipments from United States included:

Illuminating oil.....	\$423,029	Sundry machinery.....	\$11,279
Railway cars.....	29,530	Pipes and fittings.....	4,111

Language, money, weights and measures as in Germany, but the English language and denominations are frequently used in international correspondence.

The colony is usually reached by transshipment from Hong-kong, or via German steamers from Europe.

KOREA.

A country embracing the peninsula lying between the Yellow Sea and the Sea of Japan in northeastern Asia. Area, 71,000 square miles; population, 10,000,000 (in both cases estimated). Capital, Seoul (population, 196,646). Other important places are Ping-Yang and Chemulpo. The foreign population includes about 600 Americans and Europeans.

Korea was formerly an independent kingdom, and there is still a Korean Emperor named Chok, born 1874, succeeded 1907.

Since the Russo-Japanese War, dating from 1905, the administrative control has gradually passed into Japanese hands, exercised through a Resident General. Japanese influence has been confirmed by Russian and English treaties. Finances have been greatly disordered, but are being put on a sound basis by the Japanese. There are about 625 miles of railway open to traffic, all of them now the property of the Japanese Government. There are 2,170 miles of telegraph line and several urban telephone systems.

The country is largely agricultural, its principal products being rice, wheat and grains of all sorts, tobacco and cotton. Fisheries are important. Mining has thus far chiefly been confined to gold, although copper, iron and coal also exist. Imports (1906), 30,136,320 yen; exports, 8,289,460 yen. The principal imports include cotton goods, railway plant and material, kerosene oil, tobacco, cigars and cigarettes, timber, clothing and silk piece goods. Statistics of the United States trade with Korea for 1908 show: Imports from Korea, \$3,045; exports to Korea, \$1,563,113. Principal articles shipped from the United States for the year in question included:

Steel rails for railways....	\$856,803	Meat and dairy products..	\$147,398
Other manufactures of iron			
and steel.....	426,229		

Language, Money, Weights and Measures: See Japan.

Cable Rate: From New York, \$1.33 or \$1.72 per word, according to route.

Postal Regulations: The usual rates of the Universal Postal Union are in force. International Money Orders drawn through Japan are accepted in Korean post offices, but International Reply Coupons are not received, nor is there any arrangement for the exchange of parcel post.

Customs Tariff: Ad valorem rates of duty are charged, ranging from 5 per cent. to 20 per cent.

Consuls: There is an American consul-general at Seoul. In the United States Japanese consuls will give information about Korea.

Shipping: Firearms and munitions of war cannot be shipped. See also under Japan. Freight is usually forwarded via lines plying to Japan for transshipment thence.

KURILE ISLANDS—See Japan.**LABUAN.**

An island in the South China Sea, about 6 miles northwest of Borneo. Area, 30 square miles. Population (1901), 8,411. The capital is Victoria, with about 1,500 inhabitants. The island is politically subject to the Straits Settlements, which see. For trade see British East Indies.

LADRONE ISLANDS.

A group of islands in the Pacific Ocean, of which Guam, the principal island, is a United States possession. The remainder of the group was purchased from Spain by Germany in 1899 for 16,810,000 marks. The German islands have a population of 2,646, and an import trade of about 238,000 marks. See German Oceania.

LAGOS—See Southern Nigeria.**LAOS.**

A State in French Indo-China (which see), affiliated to Tonquin, under French influence since 1893. Area, 98,400 square miles. Population about 650,000. Commercially it is unimportant.

LEEWARD ISLANDS.

A section of the West Indies lying north of the Windward group and southeast of Porto Rico. They include Antigua (with Barbuda and Redonda), St. Christopher, Nevis (with Anguilla), Dominica, Montserrat and the Virgin Islands. Total area, 701 square miles. Population (1901), 127,536, of which about 100,000 are negroes. The islands are under a British Governor. Each will be found separately described. For commerce with the United States, see British West Indies.

Language, Money, Weights and Measures: As in Great Britain.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter addressed to any of the Leeward Islands, to which also parcels may be sent if weighing not more than 11 pounds, at 12 cents per pound or fraction of a pound. Provisions regarding International Money Orders and International Reply Coupons vary according to the different islands.

Hints for Tourists: The islands are best reached from New York by the Quebec S. S. Company, whose steamers call regularly at St. Kitts, and sometimes at other islands, or by the Royal Mail Steam Packet Company to Trinidad, whence a branch steamer visits different islands. Fare from New York, from \$50 to \$65.

LIBERIA.

A country on the west coast of Africa, lying between Sierra Leone and the French Ivory Coast. Area, estimated, 43,000 square miles. Population variously estimated from 1,500,000 to 2,000,000, all negroes. The capital and principal port is Monrovia; population, estimated (1905), 8,000. There are no railways.

Revenue and expenditure each amounts to about \$300,000. Settlement of this territory first began in 1822, and was chiefly fostered by societies devoted to the welfare of freed American slaves. In 1847 declared itself a republic, with a constitution modeled on that of the United States. The President holds office for four years.

PRODUCTION, INDUSTRY AND COMMERCE.

Scarcely any progress has yet been made in the development of the great wealth, agricultural and mineral, known to exist. Cocoa and cotton are grown on a small scale and rubber is produced. The principal products, however, are palm oil and kernels. In 1906, the last year for which figures are available, imports amounted to \$786,526 and exports to \$777,507. The trade is chiefly with Great Britain, Germany and Holland. The trade of the United States with Liberia for 1908 was divided as follows: Imports from Liberia, \$1,035; exports to Liberia, \$58,432. The principal items of the exports from the United States included:

Unmanufactured tobacco...	\$26,305	Manufactures of cotton....	\$5,295
Manufactures of iron and steel	5,241		

USEFUL INFORMATION.

Language: English.

Money: The American dollar is used in calculations, although there is a native currency and British coins freely circulate.

Weights and Measures: As in England.

Cablegrams: There is no direct cable service. Messages are sent by mail from Sierra Leone.

Postal Regulations: The usual charges of the Universal Postal Union are in force. International Money Orders are drawn payable in Liberia, but International Reply Coupons are not accepted by post offices of that country, nor is there any arrangement for parcel post.

Consuls: There is an American consul-general, who is also the Minister Resident, at Monrovia.

The principal consular representatives of Liberia in the United States are located at Mobile, Ala.; San Francisco, Cal.; Boston, Mass.; St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa., and Galveston, Tex.

SHIPPING REGULATIONS.

Three copies of a consular invoice are required, and must be certified by the consul, whose charges are: For invoices less than \$25 in value, 25 cents; from \$25 to \$50 in value, 38 cents; from \$50 to \$100 in value, 63 cents; from \$100 to \$250 in value, \$1.25; from \$250 to \$500 in value, \$2.50; over \$500 in value, \$3.75.

SHIPPING ROUTES.

There are no direct lines of steamships from the United States to Liberia. Freight may be forwarded to British, German, French or Spanish ports for transshipment.

LOMBOK.

An island in the East Indies, politically attached to Celebes. See Dutch East Indies.

LOYALTY ISLANDS.

A group in the Pacific, possessions of France and dependencies of New Caledonia, which see.

LUXEMBURG.

A territory in Europe, lying between Germany and Belgium. Area, 998 square miles. Population (1900), 236,543. Principal town Luxemburg, with 20,928 inhabitants.

Revenue (1908), 14,954,520 francs; expenditure, 14,928,918 francs. The Grand Duchy of Luxemburg has since 1867 been neutral territory, but is politically attached to Germany, and for commercial purposes is included in the German Zollverein. See Germany, although sympathies are as often Belgian as German, and either the French or the German language may be employed.

MACAO.

A district in China at the mouth of the Canton River, about 40 miles west of Hongkong, consisting of an island with two smaller adjacent islands, having a total population of 63,991, of which 3,919 are whites. Area, 5 square miles. The Portuguese have been in possession of Macao since 1586, when the Chinese made them a present of it in return for assistance against pirates. Revenue, 754,914 milreis; expenditure, 523,777 milreis.

The trade is almost entirely transit and in the hands of Chinese. Imports (1906), 8,108,752 milreis; exports, 6,388,534 milreis. United States trade with this territory is not specifically enumerated by the Government. It may best be reached by steamship lines plying to Hongkong.

MADAGASCAR.

A large island in the Indian Ocean, 240 miles off the east coast of Africa. Estimated area, 228,000 square miles. Population (1906), 2,706,661, of which 7,606 were French and 2,088 of other European birth. Capital, Antananarivo, with a population of about 65,000. Principal ports are Tamatave, population 7,026, and Majunga, population 7,910.

Although the French have claimed Madagascar since 1642, it was not until 1890 that the protectorate was recognized, and not until 1895 that the native queen was compelled by force of arms to accept it. In 1897 the Queen was deposed and the island is now a regularly constituted colony of France, under a Governor-General. To it are attached politically the islands of Diego Suarez, Nossi Bé and Sainte Marie. A railway is being built which will have a total length of about 168 miles. There are 3,450 miles of telegraph line, and about 130 miles of telephone line.

PRODUCTION, INDUSTRY AND COMMERCE.

Cattle breeding and agriculture are the chief industries. Products include rice, sugar, coffee, cotton, cacao, vanilla, etc. The principal export is rubber. Many valuable woods exist in the forests, and several kinds of minerals have been found. Gold mining is beginning to assume some importance. Imports (1906), 36,527,622 francs; exports, 28,188,819 francs. The principal articles imported, in the order of their importance, are tissues, wine and liquors, metal ware and ironmongery. Trade with the United

States for the fiscal year of 1908 was as follows: Imports from Madagascar, \$1,907; exports to Madagascar, \$15,979.

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in France.

Mail Time: From New York to Tamatave, about 30 days.

Average Freight Time: From New York, 30 to 45 days.

Cable Rate: From New York, 90 cents or \$2.13 per word, according to route.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter of all classes addressed to Madagascar. There is no arrangement, however, for the exchange of International Money Orders, International Reply Coupons or parcels post.

Customs Tariff: The tariff of Madagascar is a simple one, under which specific duties are levied on a few of the principal articles imported.

Consuls: American consul at Tamatave. French consuls in the United States have the interests of Madagascar in charge.

Shipping: There are no consular documents required nor other restrictions involved in forwarding freight from the United States to Madagascar. Shipments may best be forwarded via lines transshipping at Marseilles, France.

MADEIRA.

An island in the Atlantic Ocean, about 440 miles off the west coast of Morocco. Area, 314 square miles. Population (1900), 150,574. Capital and principal town is Funchal. Madeira is governed as an integral part of Portugal, which see for general commercial information.

The United States trade with Madeira is officially included in the figures for the Azores, under which statistics for 1908 will be found. The climate is equable the year round, the extremes of temperature being 68° and 80°, and the island is a favorite resort for invalids. It is usually reached by steamship lines calling en route from England to South Africa and South America. Fare from London about \$75.

MALAY STATES—See Federated Malay States.

MALDIVE ISLANDS.

A group 500 miles west of Ceylon, with which they are politically associated. Foreign commerce is unimportant.

MALTA.

An island in the Mediterranean, 56 miles south of Sicily. With the smaller, adjacent and dependent islands of Gozo and Comino, the area is 117 square miles, and the population 206,690, not including the garrison of almost 9,000. Capital and principal commercial town, Valletta; population, 50,000.

The history of Malta dates from 58 A. D., when Saint Paul was shipwrecked there. After a variegated history the island was ceded to Great Britain in 1814, and is administered by a Governor. It is an important port of call, halfway between Gibraltar and Port Said, is heavily fortified and a naval station of the first class. Revenue (1907) £513,594; expenditure, £446,849. There are 8 miles of railway, 65 miles of telegraph and 19 miles of telephone line.

Chief products: potatoes, oranges, figs, grapes and other fruits. Cotton, fligree and matches are manufactured. The trade is mainly transit, the value of imports for local consumption being (1907) £1,096,309, more than one-half of which came from the United Kingdom or British possessions. Statistics of United States trade with Malta include figures for Cyprus, and for the fiscal year 1908 show: imports from both islands, \$4,584; exports to both, \$548,859. The principal items shipped from the United States for the year in question were:

Wheat	\$330,666	Wheat flour	\$30,533
Cottonseed oil	76,604	Lard	26,308
Tobacco, leaf	36,391		

USEFUL INFORMATION.

Language: There is a Maltese dialect and purer Italian is commonly spoken, but English is the language of commerce.

Money: English is the only legal tender.

Weights and Measures: Both British and metric standards are in use.

Mail Time: From New York, about 12 days.

Cable Rate: From New York, 35 cents or 43 cents per word, according to route.

Postal Regulations: The usual rates of the Universal Postal Union apply. International Money Orders drawn through Great Britain and International Reply Coupons are accepted. There is no arrangement for parcel post.

Hints for Tourists: Malta may be visited by small coasting steamers from Italy or Sicily (fare from Naples about \$20),

or by some British lines calling there en route for Egypt or the Far East. Fare from London from £9 up.

Commercial Travelers: There are no restrictions of any sort nor is duty imposed on samples.

Customs Tariff: Import duties are only imposed on wines, spirits, tobacco, sugar, flour, wheat and certain other cereals, live stock and fresh and frozen meat.

Consuls: There is an American consul at Valletta. British consular officers in the United States have the interests of the colony in charge.

Shipping: No consular documents are required, nor are there other restrictions affecting shipments from the United States to Malta. The Austro-Americana S. S. Company, 17 Battery Place, New York, occasionally has steamers calling at Malta. Freight may also be dispatched via Italian ports or for transshipment at Liverpool.

MANCHURIA.

An extensive province in northeastern Asia. Area, 363,610 square miles. Population estimated at from 6,000,000 to 10,000,000. Chief towns are the capital, Mukden (population about 150,000), and Newchwang (population about 50,000).

Manchuria, properly a province of China, was occupied by the Russians at the time of the Boxer trouble, and was not thereafter evacuated until after the Russo-Japanese war, when by treaty between Japan and China all assignments formerly made to Russia in Manchuria were transferred to Japan, and the southern extremity of the Liao-tung Peninsula, with Port Arthur and other places, was made over by lease to Japan, besides various concessions granted for the control and construction of railways. Japanese influence is, therefore, now predominant. Railways extend from Port Arthur through Mukden to Kharbine, a distance of 615 miles, with branch lines. Railway from Moscow via Kharbine to Mukden (5,115 miles) in about 11 days; fare about \$100.

The commerce of Manchuria is now differentiated from that of China. Exports from the United States in 1908, \$8,198,896, including the following items:

Cars for steam railways.	\$1,989,869	Structural iron and steel	\$860,469
Steel rails for railways..	1,121,199	Sundry machinery.....	783,499
Locomotives	3,059,873	Wheat flour	322,813

See China for all further particulars. There are American consulates at Mukden, Newchwang and Kharbine. Freight is usually taken on through bills of lading by all lines plying to Japan and China.

MARIANNE ISLANDS—See Ladrone Islands.

MARQUESAS ISLANDS.

A group of islands in mid-Pacific, possessions of France, having a total area of 480 square miles and a population of 4,280. Their commerce is unimportant.

MARSHALL ISLANDS.

A group in the Pacific, northwest of New Guinea, which have been possessions of Germany since 1885. The islands number about twenty-four and have a population of about 15,000, of whom 103 are Europeans. Imports amount to about 1,000,000 marks per annum. See German Oceania.

MARTINIQUE.

An island in the West Indies, lying between Dominica and St. Lucia. Area, 381 square miles. Population (1905), 182,024. Principal commercial town, Fort de France (population 27,069). Martinique has been a possession of France since 1635, and is administered by a Governor.

Sugar, coffee, cacao, tobacco and cotton are chiefly cultivated. There are 14 sugar works and 77 rum distilleries. Imports (1906), 14,907,882 francs; exports, 18,812,130 francs. About one-half of all the imports comes from France. The United States ranks next in importance as a supplier of goods. Statistics of United States trade with Martinique are officially included with those for French West Indies, which see, as also for general information.

Distance, New York to Martinique, 1,980 miles; voyage about 9 days; first class passenger fare about \$60. Cable rate from New York, \$1 per word.

MASHONALAND—See Rhodesia.

MATABELELAND—See Rhodesia.

MAURITIUS.

An island in the Indian Ocean, 500 miles east of Madagascar. Area, 705 square miles. Population (census of 1901), 378,195. Capital and principal town, Port Louis; population, 52,740.

The British conquered Mauritius in 1810. The administration of the colony is vested in a Governor, under whom also are the dependencies of Rodrigues and Diego Garcia. Revenue (1906), 10,287,821 rupees; expenditure, 9,915,868 rupees.

There are 121 miles of railway line in the colony, 347 miles of telegraph and 31 miles of telephone line. The entire island is devoted almost exclusively to the production of sugar. Total imports (1906), 19,829,637 rupees; exports, 36,146,849 rupees. Of the imports more than one-quarter come from the United Kingdom, consisting chiefly of cotton goods, coal, machinery, iron-work, manure and soap. Statistics of United States trade are officially combined with those to British East Africa, which see. *Language*: English.

Money: The rupee, as in India.

Weights and Measures: The metric system.

Mail Time: From New York, about 36 days.

Cable Rate: From New York, 86 cents per word.

Postal Regulations: The ordinary rates of the Universal Postal Union are in force. International Money Orders drawn through the agency of Great Britain and International Reply Coupons are accepted, but there is no parcel post.

Customs Tariff: The tariff is a simple one, enumerating rather light specific duties on about 160 classifications, chiefly on the basis of weight.

Consuls: There is an American consul at Port Louis. British consuls have the interests of the colony in charge in the United States.

Shipping: No consular documents are required, nor are any restrictions applying to shipments enforced. There is no regular direct steamship communication between the United States and Mauritius. Freight may best be dispatched via Liverpool for transshipment thence, unless occasional direct sailings for South Africa are scheduled to extend to the islands.

MAYOTTE.

An island in the Indian Ocean belonging to France, subject to the Governor of Réunion. Area, 140 square miles. Population, 11,640. Imports amount to about \$150,000 a year.

MEXICO.

A state in North America, lying immediately south of the United States and between the Pacific Ocean and the Gulf of Mexico. Area, 767,005 square miles. Population (census of 1900), 13,605,919, of which 38 per cent. were of Indian race. There were at the time of this census 15,265 citizens of the United States resident in Mexico. Principal towns, with populations:

Mexico	344,721	San Luis Potosí.....	61,019
Guadalajara	101,208	Leon	63,263
Puebla	93,521	Monterey	62,266

Mexico is the capital and Vera Cruz (population 29,164) is the principal port of entry.

Mexico remained a colony of Spain until 1822, when Iturbide was elected Emperor. This experiment was brief and unsuccessful, and a republican form of government was adopted in 1824. In 1863 Mexico was invaded by the French, and Maximilian of Austria was proclaimed Emperor, ruling until 1867, when he was shot and the Republic again proclaimed. Porfirio Diaz (born 1828) has governed the country since 1875, elected for a seventh term of office in 1904. The government is modeled on that of the United States. There are 27 states, 3 territories and a Federal District. Revenue (1908), 98,835,000 pesos; expenditure, 92,966,590 pesos.

There are about 14,000 miles of railway open, most of them under Government control. Total length of telegraph lines, 35,980 miles, with 475 offices; of telephone lines, 500 miles. Post offices number 2,638.

PRODUCTION, INDUSTRY AND COMMERCE.

Mexico is largely agricultural and pastoral in character. The chief agricultural crops in the order of their importance are: wheat, sugar, henequen (fibre), oranges, cotton, dyewood, coffee, corn, rice and tobacco. Large numbers of cattle, sheep, etc., are reared. Among the rich mineral resources are gold, silver, copper, lead, coal, etc. Mexico is one of the two largest silver-producing countries in the world. Manufacturing industries (increasing in importance) include cotton factories and tobacco factories.

Imports (fiscal year 1908), 221,535,993 pesos; exports 232,-

229,578 pesos. The share in the foreign trade of Mexico for the year in question is represented by the following table:

	Imports From. Pesos.	Exports To. Pesos.
United States.....	117,235,184	170,125,337
Great Britain.....	32,870,327	26,256,848
Germany	28,397,661	22,359,371
France	19,986,727	12,393,816
Spain	7,609,924	2,331,048
Belgium	3,237,551	6,029,537

The largest items appearing among the importations are: machinery and apparatus, iron and steel construction and industrial material, cotton fabrics and yarns, stones and earths. The official statistics of the United States Government show trade with Mexico for the fiscal year ending June, 1908, as follows: Imports from Mexico, \$46,945,690; exports to Mexico, \$55,509,604. The principal items among the shipments to Mexico included:

Mining machinery.....	\$2,451,569	Coal and coke	\$3,932,295
Electrical machinery.....	1,301,584	Railway cars	1,007,804
Locomotives	1,073,970	Chemicals, drugs, dyes,	
All other machinery.....	4,684,818	etc.	1,436,663
Wire	1,036,596	Boots and shoes	1,548,545
Pipes and fittings.....	1,601,028	Cottonseed oil	1,340,497
Builders' hardware.....	993,537	Lumber, boards, planks,	
Other manufactures of		etc.	2,016,908
iron and steel.....	5,664,565		

USEFUL INFORMATION.

Language: The Spanish language is universally employed.

Money: The unit is the peso of 100 centavos, worth 49.8 cents.

Weights and Measures: The metric system is that most commonly used, although American denominations are understood by large importers. Old weights and measures of Spanish origin are still frequently employed, among them the following: *libra*, equal to 1.014 pounds avoirdupois; *arroba*, 25.357 pounds avoirdupois; *vara*, 2 feet 8.9 inches

Mail Time: From New York to the City of Mexico, about 5 days.

Average Freight Time: New York to Vera Cruz, 8 days.

Telegraphic Rates: From New York, from 70 cents for 10 words up to \$1.75 for 10 words, according to destination.

Postal Regulations: Ordinary domestic United States charges apply to mail matter of all classes addressed to Mexico, where International Money Orders and International Reply Coupons

are also accepted. Parcels may be sent by mail to Mexico for 12 cents per pound, or fraction of a pound, limit of weight 11 pounds, except for some of the smaller, less accessible post offices, where weight of parcels is limited to 4 pounds 6 ounces.

Hints for Tourists: Mexico City is distant from New York 3,750 miles. First class passenger fare by rail, \$62 to \$65, plus about \$18 for Pullman; by steamer via Vera Cruz, \$67. About 3 days' times is saved by the rail route. The climate varies from hot along the coast to mild and agreeable on the central tableland, 8,000 feet above sea level.

Commercial Travelers: Each of the states of Mexico has its own legislation regarding the licenses or taxes required of visiting commercial travelers. In but few cases, however, do travelers usually find it indispensable to secure licenses of any sort. The taxes are not usually regarded as applying to representatives of manufacturers doing business with merchants. Duties on samples must either be paid in cash or a bond given subject to return or cancellation upon shipment of the samples out of the country, and their identification, within a period of six months.

Customs Tariff: The Mexican tariff is highly protective and charges specific duties on about 1,000 schedules.

Consuls: There are American consuls-general at Mexico City and Monterey; consuls at Acapulco, Aguascalientes, Chihuahua, Ciudad Juarez, Ciudad Porfirio Diaz, Durango, Ensenada, Frontera, Guadalajara, Hermosillo, La Paz, Manzanillo, Matamoros, Mazatlan, Nogales, Nuevo Laredo, Progreso, Salina Cruz, Saltillo, San Luis Potosí, Tampico, Tapachula and Vera Cruz; consular agents are established in the following towns: Zacatacas, Parral, Torreon, Alamos, Guayamas, Topolobampo, Guanajuato, Oaxaca, Puebla, Cananea, Campeche, Laguna de Terminus, Victoria, Coatzacoalcos and Tlacotalpan.

Principal consular representatives of Mexico in the United States include the following: Mobile, Ala.; Nogales, Ariz.; San Francisco, Cal.; Pensacola, Fla.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; Kansas City and St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa.; Eagle Pass, El Paso, Galveston, Laredo, Sabine Pass, San

Antonio and Texas City, Tex.; Norfolk and Newport News, Va.; Tacoma, Wash.

SHIPPING REGULATIONS.

It is important that shipments to Mexico be invoiced with especial care and described in fullest detail. A consular invoice is required in quadruplicate, either in the English or the Spanish language, attested before a notary. Blanks cost, per set, 20 cents. Charges for certification approximately \$1.25 for each \$500 in value; minimum charge, \$1.50. Freight forwarded by rail by any of the usual routes does not require that a consular invoice accompany it. The railway companies should be supplied with all the necessary information, and they then secure the necessary documents at frontier points. Ordinary rate of freight for general merchandise from New York by steamer to Vera Cruz, nominally 15¾ cents per cubic foot, or 42 cents per 100 pounds; minimum bill of lading, \$5.25. Rates from New Orleans and Galveston, per steamer, are approximately the same.

SHIPPING ROUTES.

From New York: New York and Cuba Mail S. S. Company, Pier 14, East River; sailings weekly for Progreso, Vera Cruz and Tampico.

American Hawaiian S. S. Company, 10 Bridge Street; sailings weekly for Coatzacoalcas.

Compañía Transatlántica, Pier 8, East River; sailings monthly for Vera Cruz.

Barber & Co., Produce Exchange Building; occasional sailings for the west coast of Mexico.

In addition to the foregoing, freight may be dispatched by steamers plying to the Isthmus of Panama for transshipment thence to ports on the west coast of Mexico. Mexican points may also be reached by any railways connecting with the Mexican lines via Laredo or Eagle Pass, Tex., or Nogales, Ariz.

From Mobile, Ala.: Atlantic and Mexican Gulf S. S. Company; sailings fortnightly for Progreso.

Markley, Miller & Co.; sailings monthly for Frontera and Laguna del Carmen.

From New Orleans: Atlantic and Mexican Gulf S. S. Company, 421 Hibernia Building; sailings every 11 days for Progreso.

Mexican American S. S. Company, 400 Perrin Building; sailings every 10 days for Tampico, Vera Cruz, Progreso and Puerto Mexico.

From Galveston, Tex.: Mexican American S. S. Company; sailings every 10 days for Progreso; also twice a month for Puerto Mexico, Frontera and Tampico.

Southern S. S. and Importing Company; sailings weekly for Frontera.

From San Francisco, Cal.: Chargeurs Réunis; sailings about monthly for principal ports on the west coast of Mexico.

Kosmos Line; sailings every 18 to 25 days for principal ports on the west coast of Mexico.

Pacific Coast S. S. Company; sailings monthly for ports on the west coast of Lower California and Mexico as far as Guaymas.

Pacific Mail S. S. Company; sailings every 10 days for ports on the west coast of Mexico.

From Seattle and Tacoma: Chargeurs Réunis; sailings about once a month for principal ports on the west coast of Mexico.

Kosmos Line; sailings about monthly for principal ports on the west coast of Mexico.

Jebsen Line; sailings frequently for ports on the west coast of Mexico.

MIQUELON—See St. Pierre and Miquelon.

MOLUCCA ISLANDS—See Dutch East Indies.

MONACO.

A small territory in the south of France, on the Mediterranean. Area, 8 square miles. Population, 15,180. Principal towns, Monaco and Monte Carlo, each with about 3,500 inhabitants.

Monaco is an independent Principality, having its own coins and postage stamps, but in general under the protection of France. French laws and customs tariff are in operation. There are no separate trade statistics. For general conditions see under France.

MONGOLIA.

An enormous stretch of territory in Asia, lying south of Siberia. Area, 1,367,600 square miles. Population, about 2,600,000. Chief town is Urga. Mongolia is a dependency of China, which see.

MONTENEGRO.

A small state in Europe, fronting on the Adriatic Sea, bounded by Herzegovina and Turkey. Area, estimated at 3,630 square miles. Population thought to be about 230,000. The capital and principal town is Cetinje, with an estimated population of 4,500.

Montenegro has always claimed to be independent. Reigning Prince is Nicholas I; born 1841, succeeded 1860. The first railway is now under construction. The country is agricultural, producing corn, tobacco, oats, potatoes, etc. Statistics of foreign trade are lacking. The chief suppliers of merchandise are Austria-Hungary and Turkey. United States statistics of commerce do not specifically mention Montenegro, which may best be reached via Trieste or Fiume.

MONTSERRAT.

An island of the Leeward Group in the West Indies. Chief town, Plymouth (population 1,461). For general information see Leeward Islands.

MOROCCO.

A country occupying the northwestern corner of Africa. Area, about 219,000 square miles. Population thought to be about 5,000,000. Principal cities are Fez, the capital (population about 140,000), and Tangier (about 35,000).

Morocco is an empire under a Sultan, who at last accounts was Muli Hafid; born 1873, assumed power 1908. The political future of the country is, however, very dubious, owing to the recent disturbances.

Accurate statistics of foreign commerce do not exist. Imports are supposed to amount to about \$10,000,000 a year, and exports to about \$8,000,000. Of the imports nearly one-half is supplied by the United Kingdom and about as much by France. The principal articles appearing among the imports include cotton manufactures, sugar, flour, tea, candles, cloth, iron and hardware, wine and spirits. Trade of the United States with Morocco for 1908 is officially reported as follows: Imports from Morocco, \$262,396; exports to Morocco, \$8,468.

Language, Money, Weights and Measures: Either English or French terms may be used.

Cable Rate: From New York, 40 to 45 cents per word.

Postal Regulations: The usual rates of the Universal Postal Union apply. International Money Orders may be had, but International Reply Coupons are not accepted, nor is there any arrangement for parcel post.

Consuls: American consul-general at Tangier; consular agents at Casa Blanca and Mogador. There are no consular representatives of Morocco in the United States.

Shipping: Freight may best be dispatched from the United States via Liverpool or Marseilles for transshipment thence, or (for Tangier) via Gibraltar.

MOSQUITO RESERVE.

A department in the Republic of Nicaragua, on the Caribbean Sea. Great Britain formerly asserted a right to the protectorate of the Indians, who constitute the population, but abandoned that right in 1905, recognizing the sovereignty of Nicaragua, which see.

MOZAMBIQUE—See Portuguese East Africa.

NATAL.

A country on the southeast coast of Africa. Area, including Zululand, 35,371 square miles. Population (1906), 1,151,907, of which Europeans numbered 94,370. Principal cities, with populations: Durban (69,894), and Pietermaritzburg (31,809). The former is the principal port, the latter the capital.

Natal was originally settled by the English in 1824, when it was a part of the Zulu Kingdom. In 1843 it was annexed to the Cape Colony, but in 1856 was made a separate colony, and in 1893 acquired responsible government. It is administered by a Governor. Revenue (1907), £3,471,932; expenditure, £3,681,914.

There are 935 miles of railway, with extensions under construction; 1,945 miles of telegraph, and 141 miles of telephone line. Telegraph offices number 213, post offices 356.

PRODUCTION, INDUSTRY AND COMMERCE.

The principal crops in Natal are corn, potatoes, sugar and turnips. Tea is quite largely exported, and the rearing of live stock is an important industry. Many minerals are known to exist, but coal only is mined on an important scale.

Imports (1907), £8,704,222; exports, £10,057,339. Of the imports, about one-half comes from the United Kingdom, consist-

ing chiefly of apparel, machinery, metals, cottons, leather, etc., of importance in the order mentioned. Statistics of the United States Government include commerce with Natal under the general heading of British South Africa, which see.

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Great Britain.

Mail Time: From New York, about 28 days.

Average Freight Time: From New York, about 40 days.

Cable Rate: From New York, 86 cents per word.

Postal Regulations: The usual charges of the Universal Postal Union apply to mail matter addressed to Natal. Money Orders drawn on British post offices are accepted by the Colonial offices, as are International Reply Coupons. There is no arrangement, however, for the dispatch of parcel post.

Hints for Tourists: Natal is distant from New York 12,062 miles via London, which is the route usually followed by visitors to this colony. First class passenger fare from London, from £38 to £51, according to steamer, accommodation, etc. Railway fares: Durban to Cape Town, about £12; to Johannesburg, £4; 100 pounds free luggage allowed. Seasons in Natal are, of course, the reverse of those in the northern hemisphere. Climate is mild, with no winter such as we know.

Commercial Travelers: A license of £10 per annum is required of all commercial travelers visiting the colony. Licenses expire December 31, but those taken out after June 30 cost but three-fifths as much. Commercial travelers are entitled to double allowance of free baggage on the Government railways and to other concessions. Durban is connected by rail with Cape Town and Johannesburg.

Customs Tariff: See British South Africa.

Consuls: There is an American consul at Durban. The interests of the colony in the United States are looked after by British consular officials.

SHIPPING REGULATIONS.

No consular documents are required nor restrictions of any sort imposed on shipments to Natal. Ordinary rate of freight for general merchandise from New York, nominally 40s. per ton, weight or measurement, ship's option. Minimum bill of lading usually 25s.; parcel receipts issued at from 5s. up.

SHIPPING ROUTES.

From New York: American and African S. S. Company, Produce Exchange Building; sailings monthly.

Hansa Line, 10 Bridge Street; sailings every other month.

Houston Line, Produce Exchange; sailings monthly.

Prince Line, Produce Exchange Building; sailings every two or three months.

Union Clan Line, Produce Exchange Building; sailings every month or two.

NEPAL.

A territory in central Asia, lying between Tibet and British India. Area, about 54,000 square miles. Population, about 5,000,000. The capital is Katmandu, having a population of about 50,000. The trade of the country is almost exclusively with India, imports in 1907 amounting to 29,726,000 rupees. Commerce with the rest of the world is virtually nil.

NETHERLANDS, THE.

A country in eastern Europe, bounded by Germany, Belgium and the North Sea. Area, 12,648 square miles. Population (1906), 5,672,237. Principal towns, with populations: Amsterdam (564,186), Rotterdam (390,364), The Hague (248,995), Utrecht (114,692).

In the sixteenth and seventeenth centuries the Dutch ranked commercially as one of the most important nations in Europe. The country was conquered by the French, and in 1795 made into a Republic, created a Kingdom 1806, and in 1810 incorporated with the French Empire; the present Kingdom and constitution date from 1815. Reigning Queen, Wilhelmina; born 1880, succeeded 1890. Revenue (1908), 183,077,171 guilders; expenditure, 194,768,959 guilders.

Railways have a length of 1,895 miles; telegraph lines, 4,384 miles, with 894 offices; interurban telephone systems have 1,660 miles of line.

PRODUCTION, INDUSTRY AND COMMERCE.

The principal crops, in the order of their importance, are: rye, potatoes, oats, wheat, beans and peas. The herring fisheries employ over 20,000 men. There are a few coal mines, but no other minerals. In 1906 there were 4,936 factories making use

of steam engines. These included distilleries, sugar refineries, beet sugar and salt works, breweries, vinegar factories, etc.

Imports (1908), 2,523,468,074 guilders; exports, 2,083,945,696 guilders. Principal imports, in the order of their importance, are: cereals and flour, iron and steel, textiles, copper, coal, rice, etc. The following table shows the percentages of the foreign trade of the Netherlands enjoyed by the leading nations:

	Imports From.	Exports To.
Prussia	22.2 per cent.	48.3 per cent.
Dutch East Indies.....	13.4 " "	3.2 " "
United States.....	12.5 " "	4.1 " "
Great Britain.....	12.2 " "	22.4 " "
Belgium	10.5 " "	12.5 " "

The official statistics of United States trade with the Netherlands for the fiscal year of 1908 read: Imports from the Netherlands, \$20,305,864; exports to the Netherlands, \$102,218,050. The principal articles shipped from the United States were the following:

Copper, ingots, bars, etc.	\$28,004,121	Lumber, boards, deals	
Wheat	9,067,247	and planks	\$2,008,292
Oleo oil	7,886,859	Timber	1,863,989
Mineral oil, refined....	7,512,057	Flaxseed and linseed...	1,558,305
Corn	5,492,724	Turpentine	1,330,329
Oilcake and oilcake meal	5,048,071	Machinery, various....	1,321,839
Lard	5,043,167	Tobacco, unmanufactured	1,297,974
Wheat flour	4,000,042	Rosin, tar, pitch.....	1,136,092
Cottonseed oil	3,530,072	Leather	1,082,952

USEFUL INFORMATION.

Language: Although the Dutch is a language of itself, yet the country is so small and foreign relations so common that most of the neighboring languages are spoken by large Dutch houses. English is usually found to answer all requirements of commercial correspondence.

Money: The unit is the gulden or florin of 100 cents, valued at 40.2 cents American.

Weights and Measures: The metric system is almost exclusively employed.

Mail Time: New York to Amsterdam, about 9 days.

Average Freight Time: Ten to 15 days from New York.

Cable Rate: From New York, 25 cents per word.

Postal Regulations: Mail matter must be prepaid at the usual rates of the Universal Postal Union. International Money Orders and International Reply Coupons are accepted by post

offices in Holland, and parcels may be sent from the United States, if weighing not more than 4 pounds 6 ounces and valued at not over \$50, for 12 cents per pound or fraction of a pound.

Hints for Tourists: Rotterdam is distant from New York 3,935 miles. First class passenger fare from \$80 upward, according to accommodation, season, etc. First class fare from London to Amsterdam about £1-17-1; 56 pounds of baggage only is conveyed free of charge by Dutch railways. The climate of Holland is very similar to that of the Northern States of the United States.

Commercial Travelers: Nominally foreign commercial travelers are liable to an income tax of 15 florins per annum (\$6.03). A penalty amounting to about \$10 is imposed for failure to comply with this regulation. Occasional travelers, making only a brief visit, frequently disregard this requirement. If it is desired to obtain refund of duties that may be imposed on samples, they must be sealed and a number of other annoying formalities undergone; when this is done, however, and samples are sent out of the country intact, duties will be refunded at any time within one year.

Customs Tariff: The Netherlands is almost a free trade country, very light duties, usually of 3 per cent. to 5 per cent. ad valorem, being imposed.

Consuls: American consul-general at Rotterdam; consul at Amsterdam; consular agents at Flushing and Schiedam.

Consular representatives of the Netherlands in the United States are located at Mobile, Ala.; Los Angeles and San Francisco, Cal.; Pensacola, Fla.; Savannah, Ga.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; Grand Rapids, Mich.; St. Paul, Minn.; Gulfport, Miss.; St. Louis, Mo.; New York, N. Y.; Cincinnati, Ohio; Portland, Ore.; Philadelphia, Pa.; Galveston and Port Arthur, Tex.; Newport News and Norfolk, Va.

SHIPPING REGULATIONS.

No consular documents are required nor restrictions of any sort imposed on shipments to Holland. Ordinary rate of freight for general merchandise from New York to Rotterdam, nominally 10 cents per cubic foot or 22½ cents per 100 pounds. Minimum bill of lading usually \$5.25. Parcel receipts are issued at 25

cents per cubic foot or 50 cents per 100 pounds, with a limit of value of \$20.

SHIPPING ROUTES.

From New York: Holland America Line, 10 Bridge Street; sailings weekly.

New York and Continental Line, Produce Exchange Building; sailings fortnightly.

Russian-American Line, 24 State Street; sailings every two weeks.

Gans Steamship Line, 12 Broadway; sailings monthly.

From Philadelphia, Pa.: Cosmopolitan Line, 318½ Walnut Street; sailings three times per month.

Holland America Line, Bourse Building; sailings fortnightly.

From Baltimore: Neptune Line; sailings weekly.

From Newport News: Gans Steamship Line; sailings occasionally.

Holland America Line; sailings about once a month.

From Savannah, Ga.: Gans Steamship Line; sailings about twice a month.

From New Orleans, La.: Vogemann Line and some others have occasional sailings for Holland, especially during the cotton season.

From Galveston, Tex.: Lord Line; sailings about monthly.

Texas European Line; occasional sailings.

Other lines sailing from Galveston also have occasional sailings during the season for Holland.

NEVIS.

One of the smaller of the Leeward Islands in the West Indies, politically attached to St. Christopher. Chief town Charlestown; population, 1,383. See Leeward Islands.

NEW CALEDONIA.

An island in the South Pacific Ocean to the west of Australia. Area, 7,650 square miles. Population (1906), with the dependent Loyalty Islands and Isle of Pines, 53,346. This island was long used as a penal settlement, and convicts form a large proportion of the European population. (Transportation ceased in 1898.) Capital and principal town, Nouméa, with 6,968 inhabitants, of whom about 4,000 are free. New Caledonia is a colony of

France, administered by a Governor. A railway 90 miles in length is under construction. There are 580 miles of telegraph line and 115 of telephone line.

Nickel, chrome, cobalt and copper ores are worked and coal is found. Agricultural products include coffee, corn, tobacco, sugar, etc. The total imports in 1906 amounted to 10,412,000 francs, of which more than 6,000,000 francs came from France.

The island may best be reached by transshipment to French steamers at Marseilles or by transshipment at Sydney, N. S. W., to local steamers. General conditions, as in France.

NEWFOUNDLAND.

This island, sometimes popularly supposed to be a part and parcel of the Dominion of Canada, is a separate and distinct British colony under a Governor and has its own customs tariff. It may be reached from New York by the Red Cross Line steamers, office 17 State Street, or by combined rail and steamer routes via Boston.

NEW GUINEA.

A large island in the Pacific Ocean lying north of Australia, after which it is the second largest island in the world. Total area estimated at 234,768 square miles. Its territory is divided into British New Guinea (see Papua), German New Guinea (see Kaiser Wilhelmsland), and Dutch New Guinea (see Dutch East Indies).

NEW HEBRIDES.

A group of more than twenty islands in the Pacific, northeast of Australia and New Caledonia. The islands are under a mixed commission of French and English naval officers. Population estimated at about 50,000. There are no statistics of trade, which is chiefly conducted with Sydney and Nouméa. The import trade is believed to be about \$250,000 per year.

NEW SOUTH WALES.

One of the most important states in the Commonwealth of Australia. Area, 310,367 square miles. Estimated population (1907), 1,555,253. Principal cities are Sydney (population about 487,900) and Newcastle (54,991).

New South Wales was established as a British penal settlement in 1788, becoming a part of the Commonwealth of Aus-

tralia on its formation in 1901. Principal industries of the state include agriculture (chief crops, wheat, corn, oats, potatoes, tobacco, sugar cane, wine and fruits), mining (chiefly coal, £3,353,093; silver-lead, £2,947,824, and gold, £954,854), and manufacturing (4,387 works, employing about 80,000 hands).

The foreign commerce of New South Wales was in 1907 divided as follows: Imports, £39,456,195; exports, £48,774,978. The largest items appearing among the imports include, in the order of their importance, metal manufactures, iron and steel; apparel and attire; machines, machinery and machine tools; spirits; paper and paper hangings; cordage and twines. The United States Government official statistics include trade with New South Wales under the general heading of Australia, which see, as also for general information.

NEW ZEALAND.

A group of islands in the South Pacific Ocean about 1,200 miles east of Australia. There are two large islands and numerous smaller ones. Total area, 104,751 square miles. Population (1906), 888,578, in addition to which there are about 48,000 Maoris, as the natives are called. Principal cities and ports, with populations, census of 1906, including suburbs: Auckland (82,101), Christchurch (67,878), Wellington (63,807), and Dunedin (56,020). The seat of government is Wellington.

New Zealand was first colonized in 1839, becoming a separate colony in 1841; designated a Dominion in 1907. British authority is represented by a Governor. Revenue (1908), £9,063,989; expenditure, £8,213,965.

There are 2,474 miles of Government railway line. The telegraph system includes 8,953 miles of line, and there are 17,500 telephone connections.

PRODUCTION, INDUSTRY AND COMMERCE.

Agriculture and the raising of live stock are the most important industries. Principal crops are wheat, oats and barley. The wool clip amounts to over 75,000 tons per year. Gold to the value of £2,005,109 was mined in 1908; silver, manganese and coal are also found. A resin called Kauri gum is found and largely exported. There are nearly 4,000 factories, employing about 50,000 hands, chief in importance among them being meat freezing and preserving establishments, those for tanning and wool scouring, sawmills, grain mills, butter and cheese factories, iron

and brass works, and clothing and boot and shoe factories. Imports (1908), £18,021,426; exports, £16,384,173. Principal exports from New Zealand, according to value, were: Wool, mutton, butter, hemp, skins, tallow, cheese, fresh beef and kauri gum. The principal articles of import, in the order of their importance, were: Clothing and materials for; iron and steel goods, machinery, etc.; paper, books and stationery; sugar; spirits, wines and beer; tobacco and cigars; oils, etc. The United Kingdom and the Commonwealth of Australia together supply more than two-thirds of all the imports. The United States leads the rest of the world. The official Government statistics of United States trade with New Zealand for the fiscal year of 1908 read: Imports from New Zealand, \$3,040,168; exports to New Zealand, \$6,502,362. The principal articles shipped from the United States during the year in question were:

Agricultural implements...	\$263,043	Sundry machinery.....	\$786,492
Cars, carriages and other vehicles	215,884	Other manufactures, iron and steel.....	488,943
Manufactures of cotton...	316,708	Illuminating oil.....	419,689
Wire	432,747	Manufactures of tobacco...	429,483
Builders' hardware, saws and tools.....	513,001	Leather and manufactures of	221,470
		Manufactures of wood....	351,776

USEFUL INFORMATION.

Language: The English language only is employed.

Money, Weights and Measures: As in Great Britain.

Mail Time: From New York to Auckland, about 28 days.

Average Freight Time: From New York, about 60 days.

Cable Rate: From New York, 66 cents to 99 cents per word, according to route.

Postal Regulations: Postage at the usual rates of the Universal Postal Union must be paid on all classes of mail matter for New Zealand. International Money Orders are drawn on New Zealand post offices, where also International Reply Coupons are accepted. Parcels may be sent by post when weighing not over 11 pounds, at 12 cents for each pound or fraction of a pound.

Hints for Tourists: Distance, New York to Auckland, via San Francisco, 10,120 miles. New Zealand may be visited by steamers plying from San Francisco or Vancouver. First class passenger fare from the Pacific Coast about \$200. Frequent steamers connect the Dominion with Sydney, about

3 days (first class fare from Auckland about £3), or Melbourne (about 5 days). The climate of New Zealand is mild, the thermometer seldom registering in winter less than 48° Fahr. in the northern portions. Seasons are the reverse of those in the northern hemisphere.

Commercial Travelers: Commercial travelers doing business in New Zealand are legally required upon arrival to make a deposit of about £10; before leaving the traveler must supply a complete return of the value of all merchandise sold or orders received, and a tax of 5 per cent. on the net profits resulting is charged in the case of corporate bodies, but $2\frac{1}{2}$ per cent. only in the case of private parties. The profit is calculated at not less than 5 per cent. on the gross proceeds. If the amount of the tax thus levied on the traveler exceeds the amount of his deposit the excess must be paid before leaving the country. Duty on samples must be paid in cash, but if a declaration of intent to export is made, payment will be refunded at time of departure after identification of the samples.

Customs Tariff: The tariff of New Zealand enumerates over 500 classes of merchandise, in some cases applying ad valorem and in others specific duties. There is a general tariff and a special tariff, the latter applying to "goods the produce or manufacture of some part of the British Dominions," which receive in many cases a preference ranging from 3 to 10 per cent. in the duties. There are many exemptions from duty.

Consuls: There is an American consul-general at Auckland; consular agents at Christchurch, Dunedin and Wellington. British consular officials in the United States have the interests of the colony in charge.

SHIPPING REGULATIONS.

No consular documents are required, nor are there restrictions of any sort imposed on shipments from the United States to New Zealand. Nominal rate of freight for general merchandise, from New York by direct steamer, about 40s. per ton weight or measurement. Minimum bill of lading usually \$5. Parcel receipts are issued at about 25 cents per cubic foot up to 10 feet, with a minimum charge of \$1.25.

SHIPPING ROUTES.

From New York: American & Australian Line, Produce Exchange Building; sailings every three weeks.

United States & Australasia S. S. Company, 11 Broadway; sailings monthly.

United Tyser Line, 10 Bridge Street; sailings about every 3 weeks.

In addition to the foregoing, freight may be dispatched by steamships transshipping at Liverpool or London, Antwerp or Rotterdam or Bremen, or may be forwarded by any of the transcontinental rail lines for steamer shipment from San Francisco or Vancouver.

From San Francisco: Australian Mail Line; sailings every 28 days.

Oceanic S. S. Company; sailings every 5 weeks.

NICARAGUA.

The largest State in Central America, bounded by Honduras, Costa Rica, the Pacific Ocean and the Caribbean Sea. Area, estimated, 49,200 square miles. Population (1906), about 600,000. Principal cities: Leon, with about 60,000 inhabitants; Managua, with about 36,000; Granada, about 17,000. Managua is the capital, Bluefields (about 5,000 population) and Greytown the principal ports on the Caribbean, Corinto and San Juan del Sur the principal ports on the Pacific.

The present constitution of Nicaragua dates only from 1894; revised 1905. The President of the Republic holds office for six years. Revenue (1906), 12,065,115 pesos; expenditure, 9,818,065 pesos.

There are about 160 miles of railway, connecting Corinto with Leon, Managua and Granada. On the Caribbean side there is a short line about 20 miles in length. There are 3,150 miles of telegraph wire, with 120 offices, and 560 miles of telephone wire. Post offices number 133.

PRODUCTION, INDUSTRY AND COMMERCE.

The agricultural products of Nicaragua include coffee, cocoa, sugar, bananas, tobacco and rubber. There are valuable woods, including mahogany and cedar, dyewoods, etc. Several gold mines are being worked, and one or two silver mines. Cattle raising is one of the most important industries. Manufacturing is in its infancy. For 1905, the latest year for which reliable figures are obtainable, the foreign trade of Nicaragua amounted to: Imports, 3,407,204 gold pesos; exports, 3,541,815 gold pesos. The peso

here stated has a value of 97.4 cents. Of the imports 55.3 per cent. were received from the United States. British importations are about one-half those from the United States in value; Germany about one-half those from the United Kingdom. United States official figures for the year ending June, 1908, give: Imports from Nicaragua, \$1,870,852; exports to Nicaragua, \$1,574,879. The principal articles appearing among the exports from the United States included:

Wheat flour	\$195,062	Hardware and other manu-	
Manufactures of cotton...	246,222	factures of iron and steel	\$152,072
Machinery	85,934	Meat and dairy products..	150,346
Leather and manufactures			
of	90,306		

USEFUL INFORMATION.

Language: The Spanish language is used.

Money: The currency of Nicaragua is subject to violent fluctuations, and it is impossible to give any definite statement as to the value of the silver peso. It may be worth about 36.5 cents. The paper peso (which only is in circulation) may, perhaps, be valued at about 15 to 16 cents.

Weights and Measures: The metric system is used in foreign commerce.

Mail Time: From New York, from 10 to 13 days.

Average Freight Time: New York to Greytown, 11 days.

Cable Rates: From New York, 70 cents or 75 cents, or \$1.42 or \$1.45 per word, according to route and destination.

Postal Regulations: The usual charges of the Universal Postal Union apply to mail matter addressed to Nicaragua. International Money Orders are not drawn payable in Nicaragua, nor are International Reply Coupons accepted at its post offices. Parcels may be sent by post, if weighing not over 11 pounds, for 12 cents for each pound or fraction of pound.

Hints for Tourists: Nicaragua may be reached from New York by Atlas Line steamer to Greytown, first class fare about \$85, or via steamers to the Isthmus of Panama, thence connection to ports on the Pacific Coast, fare, Panama-Corinto, \$81. From Corinto, the principal port on the Pacific, a railway runs in about seven hours to Managua, and from Managua there is railway connection in about two and a half hours to Granada on Lake Nicaragua, whence there are steamers every week or ten days for various points. From Greytown on the

Caribbean steamers sail three times a month for various points in the interior.

Commercial Travelers: No license is required, and a bond may be given for the duties chargeable against samples, which will be canceled when such samples are taken out of the country.

Customs Tariff: The tariff of Nicaragua embraces 1,600 classifications, applying specific duties to various kinds of goods. Certain products required in local industries are admitted free of duty; in other cases the rates are quite high.

Consuls: There are American consuls at Bluefields, Cape Gracias à Dios, Corinto and Managua; consular agents at San Juan del Sur and Matagalpa.

Consular representatives of Nicaragua are stationed at the following points in the United States: Mobile, Ala.; Los Angeles, San Diego and San Francisco, Cal.; Chicago, Ill.; Kansas City, Kan.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; Detroit, Mich.; Kansas City and St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa.; Norfolk, Va.; Seattle, Wash.

SHIPPING REGULATIONS.

Six copies of a consular invoice must be made out in the Spanish language and certified by the consul, who must also certify the bill of lading. Blank consular invoice forms cost 36 cents per set. The consul charges for certification of each set of bills of lading, \$2; for certification of each set of invoices up to \$100 in value, \$2.50; from \$100 to \$200 in value, \$3; from \$200 to \$500 in value, \$5, etc. Ordinary rate of freight for general merchandise, New York to Greytown, nominally 17 cents per cubic foot or 42½ cents per 100 pounds, plus 10 per cent. Minimum bill of lading, \$3; parcel receipts cost \$1 for the first cubic foot, and 50 cents for each additional cubic foot up to four.

SHIPPING ROUTES.

From New York: Hamburg-American Line, Atlas Service, 45 Broadway; sailings monthly for Greytown.

From New Orleans: Bluefields S. S. Company, Ltd.; sailings weekly for Bluefields and fortnightly for Cape Gracias.

From San Francisco: Chargeurs Réunis; sailings every month for Corinto.

Kosmos Line; sailings every 18 to 25 days for Corinto.

Pacific Mail Steamship Company; sailings every 10 days for Corinto.

From Puget Sound: Chargeurs Réunis; sailings monthly for Corinto.

Kosmos Line; sailings monthly for Corinto.

Jebsen Line; frequent sailings for Corinto.

In addition to the foregoing lines, freight may be dispatched from any ports to the Isthmus of Panama, whence transshipment is made for Pacific Coast ports of Nicaragua.

NICOBAR ISLANDS.

A group of nineteen islands in the Bay of Bengal, 91 miles from Sumatra. Politically are attached to the Government of India, but commercially are unimportant.

NIGERIA.

This territory is politically divided into Northern Nigeria and Southern Nigeria. It is located on the western coast of Africa, lying between Kamerun and Dahomey, with a coast line on the Gulf of Guinea. Northern Nigeria has an area of about 256,400 square miles and a population estimated in 1907 at 7,164,751. Southern Nigeria, Colony and Protectorate, has an area of about 77,260 square miles, with a population of approximately 6,000,000. The capital of Northern Nigeria is Zungeru; of South Nigeria, Lagos, which, with Calabar and Opobo, are the chief commercial centres. There are about 200 miles of railway in these colonies working at present, with extensions under construction. Telegraph lines connect all the principal points and there are 41 miles of telephone line. The two territories are British possessions under a Governor.

Chief products are palm oil and kernels, rubber, cotton, etc. The import trade amounts (1907) to £3,839,339, chiefly cottons, spirits, hardware, tobacco and railway material, three-quarters from the United Kingdom, the remainder almost equally divided between Germany and Holland. The trade of the United States with these territories is officially included under the heading of British West Africa, which see, as also for general information.

NORTHERN TERRITORY OF AUSTRALIA.

This territory belongs properly to South Australia, and will probably be transferred to the Commonwealth. It is largely un-

explored as yet and has no commercial importance. See South Australia.

NORWAY.

A country in northwestern Europe, occupying the western portion of the Scandinavian peninsula, which it divides with Sweden, and bordering on the Atlantic and Arctic oceans. Area, 124,129 square miles. Population, estimated (1906), 2,321,088. Principal towns, with populations, census of 1900: Christiania (227,626), Bergen (72,251), and Trondhjem (38,180). Capital and chief port, Christiania.

Norway was formerly subject to the King of Denmark, but was ceded to Sweden in 1814. The union with Sweden lasted until 1905, when a peaceful separation was arranged and a Danish prince elected king, with the title of Haakon VII, born 1872. Revenue (1907), 114,209,224 kroner; expenditure, 109,800,410 kroner. Total length of railways, 1,592 miles, for the most part under State control. Telegraph and telephone lines have a total length of 11,678 miles. Telegraph offices number 916.

PRODUCTION, INDUSTRY AND COMMERCE

Fisheries give employment to a large part of the population, the most important being cod and herring. About one-fourth of the country is covered by forests, affording material for numerous and important industries, including sawmills and paper pulp factories. Agriculture is not highly developed, owing to the unfavorable character of a considerable portion of the land. The principal agricultural products are oats, barley, rye, wheat and other grains, and potatoes. The principal mineral products include silver, copper ore, pyrites and iron ore. Manufactures besides those connected with the timber industry include matches, oil and other products of the fisheries, paper, margarine, tinned goods, etc.

Imports (1907), 385,707,800 kroner; exports, 253,100,900 kroner. The principal imports, in the order of their importance, were breadstuffs, coal and coke, coffee and sugar, machinery, engines, etc., woolen goods, and raw cotton. About one-quarter of all the imports are received from Great Britain; nearly another quarter from Germany, while Sweden and Denmark together supply more than one-fifth of the total. Figures of the United States trade with Norway for the fiscal year 1908 include: Imports from

Norway, \$3,668,909; exports to Norway, \$6,841,626. The principal items appearing among the exports to Norway include:

Oleo oil and oleomargarine	\$1,273,617	Iron and steel, and manufactures of.....	\$483,171
Wheat flour	1,227,135	Agricultural implements.	237,858
Mineral oil, refined.....	748,744		

USEFUL INFORMATION.

Language: Danish is the language of Norway, but German or English is commonly employed in commercial communications.

Money: The unit is the krone (plural kroner) of 100 öre; value, 26.8 cents.

Weights and Measures: The metric system is almost exclusively in use.

Mail Time: From New York, about 10 days.

Average Freight Time: New York to Christiania, 12 to 14 days.

Cable Rate: From New York, 35 cents per word.

Postal Regulations: Mail matter of all sorts should be prepaid at the usual rates of the Universal Postal Union. International Money Orders payable in Norway are available, and International Reply Coupons are exchanged by Norwegian post offices for stamps. Parcels may be sent by post, if weighing not more than 4 pounds 6 ounces and not exceeding \$50 in value, at 12 cents per pound or fraction of a pound.

Hints for Tourists: Christiania is distant 4,650 miles from New York. First class passenger fare by direct steamers from New York, \$75 upward. It may also be reached by steamer from Hull, England, fare £3 3s.; or by boat from Hamburg or from Copenhagen, or from the latter by steam ferry and railway via Gothenburg. The climate of southern Norway is similar to that of the northern portion of the United States.

Commercial Travelers: Norwegian laws require that commercial travelers must on arrival obtain a license from the police authorities at a cost of 100 kroner for each period of thirty days. Duties which must be paid on samples will be refunded when samples are taken out of the country intact, providing notice to this effect has been given at time of importation.

Customs Tariff: The tariff enumerates over 750 classifications of goods, applying specific duties with a minimum and maximum rate.

Consuls: American consul-general at Christiania; consuls at Bergen and Stavanger; consular agents at Christiansand and Trondhjem.

There is a long list of Norwegian consular representatives in the United States. The chief ones are located as follows: San Francisco, Cal.; Chicago, Ill.; St. Paul, Minn.; New York, N. Y.

SHIPPING REGULATIONS.

No consular documents or other restrictions require the attention of shippers to Norway. Ordinary rate of freight for general merchandise from New York, nominally 15s. or 17s. 6d., plus 5 per cent. primage, per ton weight or measurement. Minimum bill of lading, £1 1s.; parcel receipts issued at 25 cents per cubic foot, limit of value \$25.

SHIPPING ROUTES.

From New York: Scandinavian-American Line, 10 Bridge Street; sailings about weekly.

From Boston: Scandinavian-American Line, 156 State Street; sailings every other month.

From Philadelphia: Cosmopolitan Line, 318½ Walnut Street; sailings fortnightly.

Scandinavian-American Line, 421 Chestnut Street; sailings about monthly.

From Baltimore: Scandinavian-American Line, Keyser Building; sailings about monthly.

From New Orleans: Scandinavian-American Line, 823 Gravier Street; sailings about monthly.

Texas Transport Line, 219 Carondelet Street; occasional sailings during the cotton season.

From Galveston: Norway-Mexico Gulf Line; sailings about every six weeks.

In addition to the foregoing lines, freight may be dispatched from all ports by steamers reaching Hamburg, Bremen or Hull, for transshipment thence.

NYASALAND.

A territory in Central Africa, lying along the southern and western shores of Lake Nyasa. Area, 43,608 square miles. Population estimated at about 1,000,000, of which about 583 are Europeans. Principal town is Blantyre, where there are about 190 Europeans. There is a short railway, 30 miles in length, which

it is planned to extend. Traffic is chiefly by small steamers on the lake and river steamers plying from Chinde (a seaport in Portuguese East Africa) on the Zambezi. Telegraph lines connect the principal towns, and there are twenty-four post offices. This territory is a British Protectorate under a Governor.

Coffee, cotton and tobacco are grown, as well as rice, oats and barley. The cultivation of tea is increasing. Imports in 1908 amounted in value to £169,541, consisting chiefly of cotton goods, hardware and provisions. The trade of the United States with this territory is officially included under British East Africa.

The Protectorate may best be reached by steamship lines transshipping at Liverpool or Hamburg.

OCEANIA, BRITISH.

Under this heading the United States Government classifies trade with all British possessions in Oceania, excepting Australia, Tasmania and New Zealand. Under it are included the Auckland, Fiji, Norfolk, Choiseul, Isabel, Solomon and Tonga Islands. For the fiscal year ending June, 1908, the United States trade with these islands was thus reported: Imports from, \$66,208; exports to, \$141,730.

OCEANIA, FRENCH.

This heading in the United States Government statistics covers trade with New Caledonia, Marquesas and Society Islands, Tahiti and numerous smaller French possessions in Oceania. The trade with these possessions for the fiscal year of 1908 was thus divided: Imports from, \$543,193; exports to, \$346,504.

OCEANIA, GERMAN.

This is the heading given by the United States Government to statistics of trade with Kaiser Wilhelmsland, the Ladrone (except Guam), Caroline and Pelew Islands, the Bismarck Archipelago, Samoa (except American possessions), and the Marshall Islands. For the fiscal year of 1908 the United States trade with these possessions of Germany included: Imports from, \$54,406; exports to, \$56,212.

OMAN.

A State in southeastern Arabia, with a coast line on the Persian Gulf, the Gulf of Oman and the Arabian Sea. Area, 82,000

square miles. Population, estimated at 800,000. The capital and the principal town is Maskat, having, with suburbs, a population of about 25,000. Oman is an independent state, ruled by a Sultan. Industries of all sorts are very backward, and the possibilities of the country are not thoroughly understood as yet. Principal products are dates and mother-of-pearl. The import trade amounts to about \$2,000,000 a year, consisting chiefly of rice, coffee, sugar, cotton goods, arms and ammunition, etc. The greater part of the imports are received from India. United States statistics do not differentiate trade with Oman. Local authorities give the values of imports from the United States as equal to about \$83,000. There is an American consul at Maskat. Oman may best be reached by transshipment at Bombay.

ORANGE RIVER COLONY.

A State in South Africa, lying between the Transvaal and Cape Colony on the north and south, and bounded on the east by Natal. Area, estimated at 50,392 square miles. Population, census of 1904, 387,315, of which whites numbered over 142,000. The capital and principal town is Bloemfontein, with a population in 1904 of 15,500 whites and 18,400 natives.

This State was founded by Boers from Cape Colony in 1836, and in 1854 recognized as an independent Republic under the title of Orange Free State. Because of its support of the Transvaal in the hostilities beginning in 1899 it was annexed to the British Crown in 1900 under its present title. Representative government was granted in 1907; administration is in the hands of a Governor. Revenue (1908), £740,367; expenditures, £733,233.

The railway system of the colony embraces 901 miles, with several new lines projected or under construction. There are 2,143 miles of telegraph line.

PRODUCTION, INDUSTRY AND COMMERCE.

The Orange River Colony is chiefly pastoral, and large numbers of cattle, sheep and goats and other live stock are raised. Agriculture is being officially encouraged. There are rich coal mines, and diamonds valued at over £900,000 per annum are found. There are indications of gold.

Imports (1908), £3,317,770; exports, £3,789,653. Exports consist of wool, mohair, hides, meal, wheat, corn, etc. Imports are chiefly haberdashery, apparel, cotton goods, provisions, wood and

hardware. About 92 per cent. of the imports are received from the United Kingdom or British colonies. Statistics of United States trade with this colony are included under the general heading of British South Africa, which see.

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Great Britain.
Cable Rate: From New York, 86 cents per word.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter of all classes. International Money Orders are drawn payable in the Orange River Colony, but post offices in the colony do not accept the International Reply Coupons, nor is there any arrangement for the exchange of parcel post.

Hints for Tourists: Bloemfontein is located 750 miles from Cape Town on the direct through line to Johannesburg, from which it is distant 260 miles. First class railway fare from Cape Town about £7-4-7. Railways carry 100 pounds of baggage free on each first class ticket. The climate is temperate and agreeable, the seasons being the reverse of those in the Northern Hemisphere.

Commercial Travelers: A license costing £5 for every three months is required of all traveling salesmen, excepting when orders are solicited for liquors, in which case the license fee is £20. As the colony is a member of the South African Customs Union, duties are covered by their entry through one of the coast colonies. Commercial travelers receive double allowance of free baggage on the railways.

Customs Tariff: See British South Africa.

Consuls: There is an American consular agent at Bloemfontein. In the United States British consular officials have the interests of the colony in charge.

Shipping: No consular documents are required, nor any restrictions imposed on shipments to this colony. As there are no seaports, freight is usually dispatched via Cape Town, East London or Algoa Bay for rail shipment thence. See lines listed as reaching Cape Colony.

PALESTINE—See Turkey.

PANAMA.

A Republic in Central America, occupying the isthmus connecting it with South America. Area, 33,800 square miles. Popu-

lation, about 400,000. Principal towns, Panama, on the Pacific Coast, with about 30,000 inhabitants, and Colon, on the Atlantic Coast, with about 14,000.

Panama was formerly a department in the Republic of Colombia. In 1903 it asserted its independence, and is governed by a President, who is elected for four years and is not eligible for a second term. A strip of territory extending for 5 miles on each side of the ship canal which is now being built was in 1903 granted to the United States in return for the payment of \$10,000,000 and a yearly payment of \$250,000, to begin at the expiration of nine years. A railway built in 1855 connects Colon and Panama. This is now the property of the United States Government.

PRODUCTION, INDUSTRY AND COMMERCE.

The development of Panama is very backward, and five-eighths of the whole territory is unoccupied. The most important product is the banana, very largely exported from the port of Bocas del Toro. Rubber, coffee and cocoa are also produced, and cattle raising is successfully carried on. Several gold mining companies are working, and many other metals are known to exist. There is no manufacturing worthy the name.

Imports (1907), \$17,204,984, of which \$7,640,534 went to the Canal Zone; exports, \$1,960,665. Of the imports the United States supplied goods valued at over \$5,000,000; the United Kingdom over \$2,000,000, and Germany over \$1,000,000. United States Government statistics for the fiscal year 1908 give: Imports from Panama, \$1,469,344; exports to Panama, \$18,232,666. The principal articles shipped to Panama included the following:

Passenger and freight cars	\$1,028,398	Breadstuffs	\$686,457
Bituminous coal.....	1,071,047	Meat and dairy products.	1,598,044
Machinery, various.....	1,926,099	Boots and shoes.....	508,043
Steel rails for railways..	637,786	Lumber	1,480,977
Other manufactures of		Timber	500,421
iron and steel.....	2,818,253		

USEFUL INFORMATION.

Languages: Although Spanish is the language of the natives, yet English is employed by all the principal business houses.

Money: The unit is the balboa, equivalent to the United States dollar. Two silver pesos (as in common circulation) are taken as the equivalent of one gold dollar.

Weights and Measures: The usual United States denominations are in use, as well as the metric system.

Mail and Freight Time: New York to Colon, about 7 days.

Cable Rate: From New York, 50 cents per word.

Postal Regulations: The ordinary domestic United States postal rates and conditions apply to mail matter of all classes addressed to Panama.

Hints for Tourists: Colon is distant from New York 2,281 miles; first class passenger fare about \$75. The railway takes one from Colon to Panama (47 miles) first class for \$2.40; baggage costs 2 cents per pound. Panama is the principal commercial town, and is usually made their headquarters by visitors to the Isthmus. Climate, tropical.

Commercial Travelers: No licenses are required of visiting salesmen, and samples will be admitted subject to a bond to cover duties, to be canceled upon their removal from the Republic intact.

Customs Tariff: A general duty of 10 per cent. ad valorem is levied on imports, in addition to which there are certain other taxes and fees. Merchandise imported for use in the construction of the canal, the maintenance of the railroad or for sale by the Government commissaries to the employees of the Government enters free of duty. There is free trade between the Republic and the Canal Zone.

Consuls: American consul-general at Panama; consul at Colon; consular agents at Bocas del Toro and Santiago.

The principal consular representatives of Panama in the United States are stationed at Mobile, Ala.; San Francisco, Cal.; Atlanta, Ga.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; New York, N. Y.; Galveston, Tex.

SHIPPING REGULATIONS, ETC.

Five copies of a consular invoice are required, to be arranged in the Spanish language. Consular invoice blanks cost 15 cents per set. The consul charges nine-tenths of 1 per cent. of the value stated in invoice. Bill of lading must also be certified by the consul, for which there is no charge. No consular invoices are required for shipments to the Isthmian Canal Commission. Permission must be obtained before shipment of munitions of war. Ordinary rate of freight for general merchandise, New York to Colon, nominally $11\frac{1}{4}$ cents per cubic foot, or $22\frac{1}{2}$ cents

per 100 pounds, net. Minimum bill of lading usually \$3; parcel receipts, \$1 for packages not over 2 cubic feet.

SHIPPING ROUTES.

From New York: Hamburg American Line, Atlas Service, 45 Broadway; sailings weekly for Colon and monthly for Bocas del Toro.

Panama Rail Road S. S. Line, 24 State Street; sailings for Colon five or six times a month.

Royal Mail Steam Packet Company, 24 State Street; sailings fortnightly for Colon.

United Fruit Company Steamship Service, 17 Battery Place; sailings fortnightly for Bocas del Toro.

From Mobile, Ala.: Camors-McConnell Company; sailings weekly for Bocas del Toro.

United Fruit Company; sailings weekly for Bocas del Toro.

From New Orleans, La.: United Fruit Company, 321 St. Charles Street; sailings weekly for Colon and Bocas del Toro.

From Galveston, Tex.: Tussco Line; sailings about every 5 weeks for Colon.

From San Francisco, Cal.: Chargeurs Réunis; sailings monthly for Panama.

Kosmos Line; sailings every 18 to 25 days for Panama.

Pacific Mail S. S. Company; sailings every 10 days for Panama.

From Puget Sound: Chargeurs Réunis; sailings monthly for Panama.

Kosmos Line; sailings monthly for Panama.

PAPUA.

This territory, sometimes called British New Guinea, embraces the southeastern part of the island of New Guinea in the East Indies. Area, 90,540 square miles. Population estimated at about 350,000, of whom about 600 are European. This territory is a dependency of Great Britain, placed under the control of an Administrator in 1901, when it was separated from the Government of Queensland. Rubber, coffee and tobacco are the principal products, aside from valuable timbers and gold mines. The imports are valued at the equivalent of about \$400,000 a year, consisting chiefly of foodstuffs, tobacco, dry goods and hard-

ware. United States statistics do not specify trade with this territory. It may best be reached by transshipment from Brisbane, Queensland. See British Oceania.

PARAGUAY.

A State in central South America, bounded by Argentina, Uruguay, Brazil and Bolivia. Area, about 98,000 square miles. Population in 1905 estimated at 631,347. The capital and principal commercial town is Asuncion, with a population of 60,259.

Paraguay became independent of Spain in 1811, but its present Constitution dates from 1870 only. The President of the Republic is elected for a term of four years. The revenue is estimated at about \$3,000,000, and the expenditure at about \$150,000 less.

Railway lines are open for only 156 miles, but others are projected. There are 1,130 miles of telegraph line, and a telephone exchange in Asuncion. Interior transportation is very crude and costly. Much of the trade is transacted by steamers on the rivers Parana and Paraguay.

PRODUCTION, INDUSTRY AND COMMERCE.

The principal industries of Paraguay include cattle raising, the cultivation of *yerba maté* (a sort of tea), tobacco growing, timbering, fruit growing, etc. There are no mines of any importance, and manufacturing is very limited.

The foreign commerce of Paraguay for 1907 has thus been recently reported by a British consul: Imports, \$7,861,273; exports, \$3,236,109. One-half of the total imports are said to come from Great Britain, with Germany ranking second, then France, and afterward Italy. Principal items among the imports are cotton textiles, groceries and tinned provisions, hardware, spirits, drugs and haberdashery. Official statistics of the United States trade with Paraguay for 1908 give: Imports from Paraguay, \$14,645; exports to Paraguay, \$100,568. The principal articles shipped from the United States were:

Iron and steel, and manu-	Wood, manufactures of....	\$1,626
factures of.....	\$56,150	All other articles 42,792

USEFUL INFORMATION.

Language: Spanish is exclusively in use.

Money: Legally the peso of Paraguay is similar to that of the Argentine Republic (96.5 cents). Exchange, however, is very indefinite and constantly fluctuating, and the paper currency

is quoted at from 930 to 1,100 per cent. exchange. In a general way the paper peso may be thought worth from 8 to 10 cents.

Weights and Measures: The metric system is usually employed in foreign trade. Local denominations include: the *arroba*, about 25.35 pounds; the *quintal*, equal to 101.4 pounds; the *fanega*, about $1\frac{1}{2}$ bushels.

Cable Rate: From New York, \$1 per word.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter for Paraguay. International Money Orders and International Reply Coupons are not valid, nor is there any arrangement for the dispatch of parcel post to Paraguay.

Hints for Tourists: Paraguay is usually reached from Buenos Aires by steamers of 1,200 or 1,500 tons, which navigate the rivers Parana and Paraguay as far as Asuncion (first class fare from Buenos Aires about \$45). Climate is sub-tropical.

Commercial Travelers: Commercial travelers are required to take out licenses costing from about \$45 up to \$100. Duty must be paid on samples, but it may be returned by special arrangement with the Customs House.

Customs Tariff: Ad valorem duties ranging all the way from 2 per cent. to 80 per cent. are provided by the tariff of Paraguay.

Consuls: There is an American consul at Asuncion. The principal consular representatives of Paraguay in the United States are located at Washington, D. C.; Chicago, Ill.; New York, N. Y.; Philadelphia, Pa.; Norfolk, Va.

SHIPPING REGULATIONS.

Bills of lading must be certified by the consul of Paraguay, for which a charge of \$2 is made, and must further be certified by the consul of Argentina or Uruguay, as the case may be, if shipped via those countries, for which, however, no charge is made. All conditions affecting shipments to Uruguay and Argentina must be complied with in the case of goods forwarded via those countries in transit for Paraguay.

SHIPPING ROUTES.

There are no through lines of steamers from ports in the United States to Paraguay. Freight may be forwarded and

through bills of lading usually secured by all lines reaching Montevideo or Buenos Aires.

PATAGONIA.

An extensive region, occupying the southern extremity of South America. This territory was long in dispute between Chile and Argentina, but in 1881 by treaty was divided between the two nations, Chile taking a narrow strip of territory on the west coast lying between the Andes and the sea, and including the port of Punta Arenas on the Straits of Magellan. The eastern portion, belonging to Argentina, is largely unexplored, but is fast being colonized.

PERSIA.

A large country in Asia, lying between the Caspian Sea, Persian Gulf and Arabian Sea. Area, as nearly as can be estimated, 628,000 square miles. Population, estimated at about 9,500,000. Principal cities: Teheran (280,000), Tabriz (200,000) and Ispahan (80,000). Teheran is the capital; Bushire, on the Persian Gulf, the principal port.

Persia is an empire ruled by a Shah, who at present is Mo-hamed Ali; born 1872, succeeded 1907. A Constitution was granted in 1906, but up to the present has not worked very satisfactorily. Finances are disorganized. There is only one short railway, 6 miles in length, communications being chiefly by cart roads and caravans. There are 6,312 miles of telegraph line, with 131 stations. Post offices number 140.

Most of Persia is a desolate and arid tableland, and development has been retarded by the poverty of the country and by the almost entire absence of means of communication. Chief products: cereals, cotton, gums, dried dates and other fruits, silk, tobacco and opium. Mineral deposits are considerable, and a few mines of lead and copper are worked in an insufficient manner. Iron, coal, tin and other deposits are known to exist of great value. The pearl fishing industry in the Persian Gulf is important. Manufactures are of no importance except that of carpets.

Foreign commerce for the year 1906, the latest official statistics that are available: Imports, 386,463,000 krans; exports, 293,143,000 krans. Of the imports 50 per cent. are from Russia and 31 per cent. from Great Britain and British India. The chief items in the import trade, in order according to value, were: cotton, sugar, woollens, iron and steel, petroleum and cotton yarn.

The United States statistics for 1908 give: Imports from Persia, \$529,492; exports to Persia, \$3,885.

USEFUL INFORMATION.

Language: French, German or English should be used in commercial correspondence with Persia, according to the nationality of the firm addressed.

Money: The unit is the kran, which fluctuates widely in value, according to the price of silver. Recently it has been called worth from 6 to 7 cents.

Mail Time: New York to Teheran, about 35 days.

Average Freight Time: New York to Bushire, about 40 days.

Cable Rates: New York to Bushire, 68 cents per word; to other places in Persia, from 62 to \$1.15 per word, according to destination.

Postal Regulations: Mail matter for Persia takes the usual charges of the Universal Postal Union. International Money Orders are not drawn on Persia, but orders drawn through Great Britain are honored at a few post offices. International Reply Coupons are not exchangeable at Persian post offices, nor is there any arrangement for parcel post.

Customs Tariff: Both ad valorem duties, usually either 5 per cent. or 10 per cent., and specific duties by weight are levied by the Persian tariff.

Weights and Measures: The unit of weight is the *batman*, equivalent to 6.54 pounds avoirdupois; the *kharvar*, used for corn, coal, etc., 649 pounds avoirdupois. The unit of measure is the *zar*, varying in length, according to locality, from 41 to 44 inches.

Consuls: There is an American consul at Tabriz, and a consular agent at Teheran.

Persian consular representatives in the United States are located at Washington, D. C.; Chicago, Ill.; St. Louis, Mo.; New York, N. Y., and Pittsburg, Pa.

SHIPPING.

No consular documents are required for shipments to Persia, nor are there any restrictions imposed on such shipments. There are no steamships direct from United States ports to ports in Persia. Freight destined for the Persian Gulf ports may be forwarded by lines reaching Aden or Bombay for transshipment

thence, or via Liverpool, London, Marseilles, Trieste or Hamburg, for transshipment. For Teheran freight is usually dispatched via Trebizond (Turkey in Asia), or Batoum (Russia), but many difficulties beset shipments by these routes.

PERU.

A State of western South America, with a coast line of 1,300 miles on the Pacific. Area, 695,733 square miles. Population, estimated, 4,609,999, but no recent census has been taken. Principal towns, with populations according to municipal census: Lima (130,000), Callao (31,000), Arequipa (35,000), Cuzco (15,000), Iquitos (12,000). Lima is the capital, Callao and Mollendo the principal ports.

Peru was once the most important of the Spanish provinces in South America. It obtained its independence in 1824. The executive power in the Republic is in the hands of a President, elected for four years. There are 1,258 miles of railway in operation, 222 miles approaching completion, and 1,246 miles projected. Telegraph lines extend for more than 3,750 miles, telephone systems for more than 3,000 miles. There are 416 post offices. Revenue (1907), 26,792,660 soles; expenditure, 21,070,410 soles.

PRODUCTION, INDUSTRY AND COMMERCE.

Mining industries in Peru are pre-eminent. The famous Cerro de Pasco district is chiefly controlled by an American company. Silver, copper, gold, lead, borax, petroleum, coal, etc., are the principal products. The chief agricultural productions are cotton, coffee and sugar. Cocoa, rice, tobacco, wine, wheat, etc., are also produced. In the eastern part of the country rubber is collected in large quantities. Manufacturing is increasing in importance. Cotton factories employ over 1,000 looms; straw hats, woollen goods, beer, boots and shoes, etc., are also manufactured.

Imports (1906 the latest available figures), 49,990,460 soles; exports, 58,172,320 soles. About 35 per cent. of the imports was supplied by the United Kingdom; about 16 per cent. each by the United States and Germany, and about 6 per cent. each by France and Chile. The principal items in the import trade, in the order of their importance, were: minerals and metals, cottons, wheat, woollens, coal, machinery, timber, drugs and chemicals. For the

fiscal year of 1908 the United States trade with Peru consisted of: Imports from Peru, \$6,670,616; exports to Peru, \$6,959,579. The principal articles shipped from the United States included:

Machinery	\$703,077	Meat and dairy products..	\$302,693
Structural iron and steel.	463,468	Cars, carriages and other	
All other manufactures of		vehicles	187,763
iron and steel.....	1,447,355	Chemicals, drugs, dyes,	
Breadstuffs	774,402	etc.	178,880
Lumber, boards, deals and		Instruments, etc., for sci-	
planks	697,249	tific purposes	133,899
Other manufactures of		Explosives	102,225
wood	442,115		

USEFUL INFORMATION.

Language: The Spanish language is exclusively in use.

Money: The unit is the sol (plural soles) of 100 centavos, nominally valued at 48.7 cents.

Weights and Measures: The metric system is employed in foreign commerce. Local denominations include the *libra*, 1.014 pounds avoirdupois; the *quintal*, 101.44 pounds; the *arroba*, 25.36 pounds; the *vara*, .927 yard.

Mail Time: New York to Lima, about 18 days.

Average Freight Time: New York to Callao, direct steamers, about 50 days; via Panama, about 25 days.

Cable Rates: From New York, from \$1.25 to \$2.12 per word, according to route and destination.

Postal Regulations: Mail matter of all classes is subject to the usual rates of the Universal Postal Union. International Money Orders are drawn on Peru, but International Reply Coupons are not accepted at post offices in that country. Parcels may be sent by post from the United States to Peru if weighing not more than 11 pounds, at 12 cents per pound or fraction of a pound.

Hints for Tourists: Callao is distant from New York 4,145 miles via Panama. Peru may be visited either via the Isthmus, steamers sailing weekly from Panama down the west coast of South America (first class fare, Panama to Callao, \$129); or is made in the course of a trip around South America by frequent steamers from Chilean ports. Lima is only 6 miles distant from the port of Callao. Arequipa is connected with the port of Mollendo by a railway 102 miles in length, the journey consuming six hours. From Arequipa there is connection by rail and boat with La Paz, Bolivia. From Lima

there is railroad connection with Oroya, 138 miles, and thence via the mining company's railway to the Cerro de Pasco mines.

Commercial Travclers: As a rule there are no licenses required of commercial travelers in Peru. In the city of Arequipa a license costing about \$12 for three months is demanded. On entering Peru a bond to cover duty on samples may be arranged through some responsible local firm, which will be cancelled when samples are reshipped within ninety days.

Customs Tariff: The tariff of Peru embraces over 3,300 schedules with ad valorem duties ranging from 10 to 65 per cent. The value of merchandise is, however, fixed by law for customs purposes. Machinery of all sorts, agricultural implements, sheet or bar steel and some other important articles are admitted free of duty.

Consuls: American consul-general at Callao; consul at Iquitos; consular agents at Cerro de Pasco, Eten, Mollendo, Paita and Salaverry.

Peruvian consuls in the United States are located at Los Angeles, San Diego and San Francisco, Cal.; Savannah, Ga.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; New York, N. Y.; Portland, Ore.; Philadelphia, Pa.; Port Townsend, Wash.

SHIPPING REGULATIONS.

A consular invoice in the Spanish language and in quadruplicate is required for all shipments to Peru. Blanks cost 20 cents per set. The consular charge for certification is 1 per cent. of invoice value. Ordinary rate of freight for general merchandise, direct steamer New York to Peruvian west coast ports, nominally 20 cents to 30 cents per cubic foot; minimum bill of lading, \$4. Parcel receipts are not issued. Rates from Puget Sound or San Francisco, usually about \$8 per ton weight or measure.

SHIPPING ROUTES.

From New York: New York & Pacific S. S. Company, 1 Hanover Square; sailings about every three weeks for principal west coast ports.

New York & South America S. S. Line, Produce Exchange Building; sailings about monthly for principal west coast ports.

West Coast Line, 25 Broad Street; sailings about monthly for principal west coast ports.

In addition to the foregoing, lines from all ports plying to the Isthmus of Panama take cargo for transshipment thence to ports on the west coast of Peru. Iquitos, Peru, may be reached by the White Star Line to Liverpool, thence transshipment to direct steamer plying up the Amazon, or by vessels of the Lloyd Brasileiro from New York to Pará, and transshipment thence.

From San Francisco and Puget Sound:

Kosmos Line.

Chargeurs Réunis.

Each of these lines have sailings about monthly for ports on the west coast of Peru.

PHILIPPINE ISLANDS.

A group, about 3,141 in number, in the East Indies, extending from north to south, from Formosa to Borneo. Total area, about 115,026 square miles. The largest two islands are Luzon and Mindanao. Population, according to census of 1903, 7,635,426, of which 647,740 are counted as uncivilized. There are about 25,000 Americans and Europeans in the Philippines. The capital and principal commercial port is Manila; population, 219,928.

The Philippines were discovered by Magellan in 1521, and received their name from Philip II of Spain. As one of the results of the Spanish-American War the islands were ceded to the United States in 1898 as territorial indemnity for expenses of the war. They are now under an American Governor-General, with a legislative body consisting of seven commissioners and an Assembly. Revenue, \$16,231,497; expenditure, \$15,692,822.

There are about 190 miles of railway open, with 720 miles additional authorized and under construction; about 8,000 miles of telegraph line and cables.

PRODUCTION, INDUSTRY AND COMMERCE.

The chief products of the Philippines are hemp, sugar, cocoanuts, coffee, cacao, rice, tobacco leaf and cigars and indigo. Some progress is being made in the development of agricultural operations, hitherto very primitive. There are valuable forests and numerous minerals are known to exist, but with the exception of gold have not thus far been worked in any noteworthy fashion.

Imports (1908), \$30,918,745; exports, \$32,829,816; in both

cases exclusive of gold and silver. The imports of the Philippines from the leading countries are shown in the following table (1907):

	Value.	Per Cent.
United Kingdom.....	\$6,109,586	19.7
French East Indies.....	5,746,414	18.5
United States.....	5,079,670	16.4
China	2,499,169	8.0
British Australasia.....	2,046,039	6.6
Germany	1,933,808	6.2
Spain	1,654,480	5.3
British East Indies.....	1,239,084	4.7
Japan	1,111,863	3.5
France	821,348	2.5
Switzerland	751,524	2.4
Hongkong	463,970	1.5
Belgium	342,365	1.1
Siam	307,507	1.0
All other imports.....	811,918	2.6

The principal classes of merchandise included in the importation follow:

	Value.	Per Cent.
Cotton goods.....	\$8,011,834	25.9
Rice	5,861,256	18.9
Manufactures of iron and steel.....	2,164,907	7.0
Provisions, including meat and dairy products....	1,520,369	4.9
Cattle, live.....	1,055,236	3.4
Flour	1,044,570	3.3
Illuminating oil.....	806,112	2.6
Manufactures of leather.....	671,962	2.1
Manufactures of vegetable fibres.....	614,139	2.0
Chemicals, drugs and dyes.....	568,916	1.8
Coal	567,220	1.8

United States Government statistics for trade with the Philippines for the fiscal year ending June, 1908, give the following figures: Imports from the Philippines, \$10,164,223; exports to the Philippines, \$11,461,732. The principal items appearing among the exports are the following:

Refined mineral oil.....	\$1,084,910	Other manufactures of	
Machinery, sundry.....	860,714	cotton	\$836,845
Firearms.....	725,399	Leather and manufactures	
Structural iron and steel.	423,482	of	818,746
Other manufactures of		Breadstuffs	490,713
iron and steel.....	1,463,751	Meat and dairy products.	413,782
Explosives	861,492	Wood and manufactures	
Cotton cloths.....	580,106	of	434,711

USEFUL INFORMATION.

Language: While Spanish is the usual language of the islands, yet English is understood and used by all considerable merchants.

Money: By act of Congress, 1904, the value of the Philippine peso was established at 50 cents.

Weights and Measures: Both the metric system and common United States denominations are in use.

Mail Time: From New York, 30 to 35 days.

Average Freight Time: From New York, by direct steamer, 50 to 60 days; via rail to San Francisco and steamers thence, 45 to 50 days.

Cable Rates: From New York, \$1.12 or \$1.27, or \$1.66 or \$1.75 per word, according to route and destination.

Postal Regulations: Precisely the same postage rates and conditions apply to mail matter addressed to the Philippines as to any part of the United States.

Hints for Tourists: Manila is distant from New York 10,232 miles, via San Francisco and Japan, the route usually followed by visitors to the Philippines (voyage about 28 days). First class passenger fare from the Pacific Coast, about \$225. There is frequent communication by comfortable steamers between Manila and Hongkong and Manila and Sydney, Australia. Round-the-world tickets, including a visit to Manila, can be arranged at favorable fares. There are three seasons in Manila: November to February, cool and dry; March to May, warm and dry; June to November, wet.

Commercial Travelers: No license is required of commercial travelers visiting the Philippines. Duties that may be assessed on samples can be secured by a bond, allowing three months for their exportation, but this time may be extended for a further period of three months upon application.

Customs Tariff: The present tariff of the Philippines is complicated, charging specific duties on the basis of weight. The tariff as now arranged is generally unsatisfactory, and will probably shortly be revised.

SHIPPING REGULATIONS.

Shipments for the Philippines must be accompanied by an invoice form in triplicate, to be secured with further instructions from the Deputy Collector at ports of shipment. No charge is made for blanks or for administering the oath. Ordinary rate

of freight for general merchandise from New York to Manila by direct steamers via Suez, nominally 37/6 per ton weight or measurement. Minimum bill of lading usually \$5. Parcel receipts cost from \$1 upward. Shipments via rail route to San Francisco, thence by steamer, cost about \$1.75 per 100 pounds to the Coast, thence at the rate of about \$10 per ton. Minimum charge to San Francisco, \$2.60; from San Francisco to Manila, \$5.

SHIPPING ROUTES.

From New York: American-Asiatic S. S. Company, 12 Broadway; frequent sailings.

American and Manchurian Line, Produce Exchange Building; sailings about every three weeks.

American and Oriental Line, 24 State Street; sailings about every two weeks.

Barber Line, Produce Exchange Building; sailings about monthly.

United States and China-Japan S. S. Line, 10 Bridge Street; sailings monthly.

Freight is also taken for Manila by the following transcontinental lines:

Canadian Pacific Railway, 458 Broadway, New York.

Great Northern Railway, 299 Broadway.

Northern Pacific Railroad, 299 Broadway.

Mallory Steamship Company, 80 South Street.

Morgan Line, 364 Broadway.

Union Pacific Railway, 287 Broadway.

Santa Fé Route, 377 Broadway.

From San Francisco, Cal.: Pacific Mail S. S. Company and Toyo Kisen Kaisha. These two lines operate a joint service, with about weekly sailings.

From Portland, Ore.: Portland and Asiatic S. S. Company; sailings about every 20 days for Hongkong, thence transshipment.

From Seattle and Tacoma, Wash.: Bank Line, Ltd.; sailings about every 24 days.

China Mutual Steam Navigation Company and Ocean S. S. Company; joint sailings about every four weeks.

POLAND.

The ancient Kingdom of Poland has been divided between Russia, Austria and Germany. It no longer exists as a distinct

State, although the national spirit is still strong. See countries above named.

PONDICHERRY—See French India.

PORTO RICO.

An island in the West Indies, lying directly east of Santo Domingo. Area, 3,435 square miles. Population, 953,243, of which negroes and mulattoes constitute 38 per cent. Chief towns, San Juan (population 32,048), Ponce (27,952), Mayaguez (15,187). San Juan is the capital.

Porto Rico was discovered by Columbus in 1493; was conquered by the Spanish (1509), who completely exterminated the natives. During the Spanish-American War the island was conquered by forces of the United States, and in 1898 ceded by Spain to the United States. It is administered by a Governor, assisted by an executive council. There is a Legislative Assembly of thirty-five members. Revenue, \$4,676,046; expenditure, \$4,057,740. The railway system embraces 200 miles of line. New lines are projected. There are 582 miles of telegraph wire, with 40 stations, and the telephone is in common use.

PRODUCTION, INDUSTRY AND COMMERCE.

Agriculture, fisheries and mining engage 63 per cent. of the population; 8 per cent. are occupied in manufacturing industries and 8 per cent. in trade and transportation. Chief products include coffee, sugar, tobacco, bananas, pineapples, oranges and cotton. Gold, silver, iron and other minerals are found.

Imports from other countries than the United States (1908), \$3,148,289; exports, \$4,715,843. About 85 per cent. of the total foreign commerce of the island is with the United States. Other countries, imports from which are important, include: Spain, \$694,000; Canada, \$517,000; France, \$351,000; United Kingdom, \$335,000; Germany, \$310,000. The total value of shipments of domestic merchandise from the United States to Porto Rico for the fiscal year 1908 was \$25,885,776. Among the principal articles included in the shipments from the United States:

Breadstuffs	\$1,656,368	Machinery	\$1,556,328
Cotton cloths.....	1,891,408	Manufactures of iron and	
Cotton wearing apparel..	2,815,467	steel	1,896,442
Meat and dairy products.	2,391,205	Wood and manufactures	
Rice	3,488,091	of	1,117,705

USEFUL INFORMATION.

Languages: Spanish is the language of the island, but English is coming into more common use.

Money: As in the United States.

Weights and Measures: The metric system is customary, but United States denominations are sometimes employed.

Mail and Freight Time: From New York to San Juan, about 5 days.

Cable Rate: From New York, 75 cents per word.

Postal Regulations: Ordinary domestic United States charges apply to mail matter of all kinds addressed to Porto Rico.

Hints for Tourists: San Juan is distant from New York 1,730 miles. First class passenger fare from \$35 to \$50, according to line. All of the principal towns can be reached by rail from San Juan, and there are also coasting steamers. The island is also connected by steamers with the Danish West Indies, Santo Domingo and Haiti. Winter is the best season for a visit.

Commercial Travelers: No licenses are required nor is any duty charged on samples of American goods.

Customs Tariff: There is free trade between the United States and Porto Rico. The tariff of the United States applies to goods the produce or manufacture of any other country.

SHIPPING REGULATIONS.

No consular documents are required, nor any other formalities, except the clearance through the United States Customs House in the usual manner. Ordinary rate of freight for general merchandise from New York nominally 16 cents per cubic foot, or 35 cents per 100 pounds, plus 5 per cent. primage. Minimum bill of lading, \$3. Parcel receipts issued at \$1, usually limited to 2 cubic feet in volume and \$15 value.

SHIPPING ROUTES.

From New York: Insular Line, 116 Broad Street; sailings every two weeks.

New York and Porto Rico S. S. Company, 12 Broadway; sailings weekly.

Red "D" Line, 82 Wall Street; sailings fortnightly.

From New Orleans, La.: New York and Porto Rico S. S. Company, 619 Common Street; sailings every ten days.

From Galveston, Tex.: New York and Porto Rico S. S. Company; sailings every three or four weeks.

PORTUGAL.

A State in southwestern Europe, bounded by Spain and the Atlantic Ocean. Area, 35,490 square miles. Population (census of 1900), 5,423,132. Principal cities, with populations: Lisbon (356,009), Oporto (167,955). Lisbon is the capital.

Portugal is a constitutional and hereditary monarchy. Reigning King, Manoel II, born 1889, succeeded 1908. Revenue (estimated, 1908), 68,546,756 milreis; expenditure, 70,168,453 milreis. There are 1,675 miles of railways and 5,405 miles of telegraph line, with 493 offices. Post offices number 1,419.

PRODUCTION, INDUSTRY AND COMMERCE.

Chief products are wheat, barley, oats, corn, flax, rice, oranges, lemons, etc. Olives and wines are important productions, and there are extensive forests, including cork trees. Mineral products include iron and copper. Manufacturing industries are largely in the line of cotton spinning and weaving mills. Fisheries are also important.

Imports for 1906 (the latest complete statistics available), 60,391,301 milreis; exports, 30,592,748 milreis. About one-quarter of all of the imports comes from Great Britain; about one-eighth from Germany; one-twelfth from France; a little less from Spain, and about one-twentieth from the United States. The principal articles imported are wheat, codfish, iron and ironwork, coal, cotton goods, raw cotton, sugar and industrial machinery. Official statistics of the trade of the United States with Portugal for 1908 include: Imports from Portugal, \$4,967,922; exports to Portugal, \$3,086,072. The leading items appearing among the shipments from the United States for the year in question were:

Cotton, unmanufactured.	\$1,180,796	Wheat	\$323,018
Lumber and timber.....	579,901	Iron and steel, and manu-	
Mineral oil, refined.....	442,537	factures of.....	150,568

USEFUL INFORMATION.

Language: Portuguese is the language of the country. French rather than Spanish is most suitable for commercial correspondence if Portuguese cannot conveniently be used.

Money: The unit is the milreis of 1,000 reis, nominal value \$1.08; owing to the derangement of the monetary system, the exchange value of the paper currency that is chiefly in circulation fluctuates considerably, but the milreis may be considered worth from 80 to 85 cents.

Weights and Measures: The metric system is usually employed. Portuguese denominations still sometimes used include the *libra*, equivalent to 1.012 pounds avoirdupois; the *alqueire*, .36 bushel.

Mail Time: From New York to Lisbon, about 10 days.

Average Freight Time: New York to Lisbon, about 16 days.

Cable Rate: From New York, 39 cents per word.

Postal Regulations: The usual rates of the Universal Postal Union apply. International Money Orders are drawn payable in Portugal, but that country does not receive the International Reply Coupons, nor is there any arrangement for parcel post.

Hints for Tourists: Lisbon is distant from New York via London or Paris about 5,300 miles. There are no good passenger steamships from ports in the United States, and visitors usually proceed by way of Paris, whence there is daily through railway service in about twenty-two hours. Fare from Paris about \$40, plus sleeping car. Oporto and Lisbon may also be reached from England by direct steamers; fares, \$35 to \$40. Climate of Portugal is mild but not hot.

Commercial Travelers: No licenses are required to do business in Portugal. Samples, on which duty must be paid, are usually sealed by the Customs House authorities, and on exportation within six months duties as paid are refunded.

Customs Tariff: Specific duties on the basis of weight are most common in the tariff of Portugal; but in some cases ad valorem duties are charged; all have a wide range from light to heavy. Under a reciprocity treaty between the United States and Portugal machinery and implements for agriculture and manufacturing are admitted at a specially low rate, together with numerous other articles.

Consuls: American consul-general at Lisbon; consular agent at Oporto.

The principal consular representatives of Portugal in the United States are located at San Francisco, Cal.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; New York, N. Y., and Philadelphia, Pa.

SHIPPING REGULATIONS.

A consular invoice in duplicate in either the English, Spanish or Portuguese language is required to accompany all shipments. Blanks cost 5 cents. Consul's charge for certification \$2.50. The

requirement of a consular invoice is waived when a shipment does not exceed \$48.90 in value or weigh more than 10 kilos. Ordinary rate of freight for general merchandise, New York to Lisbon, by direct steamer, nominally 22s. 6d. per ton weight or measurement. Minimum bill of lading \$5 or \$6. No parcel receipts are issued.

SHIPPING ROUTES.

From New York: Linha da Vapores Portuguezes, 9 Stone Street; occasional sailings for Oporto and Lisbon.

Gans Steamship Line, 12 Broadway; sailings about monthly for Lisbon.

In addition to direct lines, freight from ports in the United States may be forwarded on through bill of lading by lines reaching Liverpool or London, Hamburg or Bremen, or Antwerp. See steamship companies listed accordingly.

PORTUGUESE EAST AFRICA.

A territory on the southeastern coast of Africa, extending southward from German East Africa to Natal. Area, 293,400 square miles. Population, 3,120,000. The principal ports are Lourenço Marquez (Delagoa Bay), population 9,849, of which 4,691 are Europeans; Mozambique, population about 6,000 (285 Europeans); Beira, population 4,400 (1,505 whites); Inhambani, population 3,300 (100 Europeans), and Chinde, population 2,927 (234 Europeans).

This territory is a combination of the provinces of Lourenço Marquez and of Mozambique. Up to 1759 it was subordinate to the Portuguese Government in India; since that year it has been a Crown colony, administered by a Royal Commissioner. Portions are leased to trading concerns, known as the Mozambique Company and the Nyasa Company.

Revenue (1908), 5,475,631 milreis; expenditure, 5,223,823 milreis.

From Delagoa Bay there is railway connection with Pretoria; length of line in Portuguese East Africa, 57 miles; a new line from Lourenço Marquez to Swaziland is partially completed; from Beira a railway runs to Salisbury, having a length of 203 miles in the colony; a new line is to be built from Quilimane, parallel with the Zambezi, to have a total length of 153 miles. Telegraph lines connect the principal towns and with the British South African system. Steamers ply the Zambezi from Chinde.

PRODUCTION, INDUSTRY AND COMMERCE.

Chief products are rubber, sugar, cocoanuts, beeswax and minerals. Gold is mined and there are large deposits of coal.

In 1906, the last year for which financial statistics are available, imports amounted to 7,469,852 milreis; exports, 4,684,027 milreis. The imports specified were those for local consumption. The larger part of the foreign commerce of the colony consists of transit trade, which for the year referred to amounted to 27,197,988 milreis. Most of the transit trade in question is that to and from the Transvaal. United States statistics do not specify trade with this colony, including the figures under the general heading of Portuguese Africa, which see.

USEFUL INFORMATION.

Languages: Portuguese is the official language of the colony, but most business houses correspond in English.

Money: Officially the monetary unit is the same as in Portugal, but Indian rupees and British sterling are commonly employed in commerce.

Weights and Measures: The metric system is customary.

Mail Time: From New York, 38 to 40 days.

Average Freight Time: From New York, about 45 days.

Cable Rates: From New York, 88 cents to 99 cents, according to address.

Postal Regulations: Correspondence for this colony takes the usual rates of the Universal Postal Union. International Money Orders are drawn through the agency of the Transvaal, but International Reply Coupons are not accepted by the post offices of the colony, nor is there any arrangement for the dispatch of parcel post.

Hints for Tourists: Mozambique is distant from New York 12,020 miles via Europe. Visitors usually proceed from Europe by the German East African Line from Hamburg, or other ports of call, or frequent steamers from Cape Town proceed up the coast to ports of Portuguese East Africa. From Lourenço Marquez railway to Johannesburg, 394 miles; fare about £4. From Beira to Salisbury, 374 miles; fare, £4 4s. Climate of the coast ports warm and not considered healthy.

Commercial Travelers: Commercial travelers visiting this territory seldom worry over requirements for licenses. Samples

are treated with a good deal of liberality by the custom houses, but are usually imported only in transit for British South African colonies.

Customs Tariff: At Lourenço Marquez all dutiable transit goods pay 3 per cent. ad valorem, besides fees for port dues and income tax. Import duties differ at each of the different ports.

Consuls: American consul at Lourenço Marquez. In the United States Portuguese consuls can give information regarding this colony.

SHIPPING REGULATIONS.

No consular documents are required for shipments to this colony. Country of origin and value must appear, with gross and net weights in pounds, on the bills of lading. Ordinary rate of freight for general merchandise, direct steamers New York to Delagoa Bay, nominally 40s.; to Beira, nominally 45s. Minimum bill of lading from 25s. to 30s. Parcel receipts are issued at from 5s. upward.

SHIPPING ROUTES.

From New York: All steamship lines listed under Cape of Good Hope usually or frequently proceed as far as Lourenço Marquez and Beira. See Cape of Good Hope.

In addition to such direct lines of steamers, freight for the ports named, as well as for other ports in Portuguese East Africa, may advantageously be dispatched on through bills of lading by lines from all United States ports plying to Hamburg for transshipment thence.

PORTUGUESE GUINEA.

A territory on the west coast of Africa, lying north of French Guinea. Chief port is Bissau. It is unimportant commercially. See Portuguese Africa.

QUEENSLAND.

A State comprising the northeastern portion of the continent of Australia. Area, estimated 670,500 square miles. Population, census of 1901, 503,266. Principal towns, with populations: Brisbane (132,468), Rockhampton (19,691), Charters Towers (20,976). Brisbane is the capital and principal port.

Queensland was originally a portion of the colony of New South Wales, and, like it, was formerly a penal settlement. In 1859 it became a separate colony, and joined the Commonwealth of Australia on its formation in 1901. Revenue (1907), £4,307,912; expenditure, £3,911,797. There are 3,137 miles of railways and 10,198 miles of telegraph line. Post offices number 1,354.

A large portion of the colony is devoted to grazing, and the live stock include over 3,000,000 head of cattle and nearly 15,000,000 of sheep. The principal agricultural crops are corn, wheat and sugar cane. Bananas, oranges and pineapples are grown, and large forests give employment to many sawmills. Queensland is rich in minerals, gold mining producing annually about £2,313,000. Silver, copper, manganese and lead are also worked.

Imports (1907), £9,429,691; exports, £14,684,019. Of the imports a total of £2,737,961 was received from the United Kingdom, including, in the order of their importance, iron, cottons, woollens, machinery, spirits and apparel. Statistics of United States trade with Queensland are included under the general heading Australia, which see; as also for general information.

REUNION.

An island in the Indian Ocean, about 420 miles east of Madagascar. Area, 965 square miles. Population (1902), 173,315. Principal towns: St. Denis (population, 27,392), and St. Pierre (28,885). St. Denis is the capital. The chief port is Pointe des Gallets.

Réunion has been a French possession since 1767 and is administered by a Governor. The cost of the colony to France is over 2,000,000 francs per year. There is a railway 83 miles in length. Chief products are sugar, rum, coffee, tapioca and vanilla. Imports in 1906, 11,683,665 francs; exports, 12,553,468 francs. About nine-tenths of the imports come from France and French colonies. They chiefly consist of rice, grain, etc. The United States Government classifies its trade with Réunion under the heading of French Africa, which see.

General conditions surrounding trade with Réunion are similar to those in France. There are no direct steamships from the United States to this island. Freight may best be forwarded via lines plying to France. No consular documents are required nor are there any restrictions as to shipments.

RHODESIA.

A vast territory in central Africa, lying north of the Transvaal. This territory is a British possession under the administration of the British South African Company, divided into Southern Rhodesia and Northwestern and Northeastern Rhodesia. Southern Rhodesia is that at present most important, having an area of 144,000 square miles. The principal town is the capital, Salisbury. The country is very rapidly increasing in commercial importance and is particularly rich in minerals, in the development of which over 300 companies are interested. Chief among them are gold, silver, chrome iron, coal and diamonds. Rhodesia is traversed by the Cape to Cairo Railway, which now reaches more than 500 miles beyond the famous Victoria Falls in the Zambezi River. Salisbury is also connected by rail with Beira (Portuguese East Africa). Telegraph and telephone lines connect all the principal towns, and there are seventy-three post offices.

Imports amount to about £1,340,000, of which about one-half are received by way of Beira, and about one-sixth through the Cape Colony. Southern Rhodesia is a member of the South African Customs Union (see British South Africa), and the usual conditions surrounding trade in other British South African colonies apply to trade with this territory.

Tourists may visit Rhodesia by rail from Cape Town via Johannesburg or from Beira (Portuguese East Africa). Through first class fares: Cape Town to Salisbury (1,663 miles), £15 4s. 5d.; Beira to Salisbury (374 miles), £4 4s. 2d. Climate tropical.

Northeastern Rhodesia has an area of about 109,000 square miles; Northwestern Rhodesia about 182,000 square miles. These two territories are, however, as yet comparatively undeveloped.

RIO DE ORO.

A territory in western Africa occupying the coast south of Morocco, a Spanish possession subject to the Governor of the Canary Islands. Of no commercial importance. See Spanish Africa.

RIO MUNI.

A territory in western Africa neighboring to Kamerun. A Spanish possession, unimportant commercially. See Spanish Africa.

ROUMANIA.

A country in southeastern Europe bordering on the Black Sea. Area (estimated), 50,720 square miles. Population estimated in 1907 at 6,585,534. Chief towns: Bucharest (276,178), Jassy (77,759), Galatz (62,545) and Braila (56,300).

Roumania is composed of two formerly autonomous principalities of Turkey—Moldavia and Wallachia—united in 1861; independence proclaimed in 1877. Reigning King, Carol I, born 1839, elected Prince 1866, proclaimed King 1881. Revenue (1908), 252,475,456 lei; expenditure, 249,275,456 lei.

There are 1,974 miles of railway open, with extensions under construction, all under State management, in addition to which there are State steamship services on the Danube, the Black and Mediterranean seas. Telegraph lines extend for 4,523 miles, with 2,926 offices. There are telephone systems in all principal towns, including interurban systems. Post offices number 3,265.

PRODUCTION, INDUSTRY AND COMMERCE.

Agriculturally Roumania is among the richest countries in Europe, but the extreme cold in winter and heat and drought in summer restrict production. The chief crops are wheat, barley and oats. Flax, colza and the sugar beet are also grown. There are large forests and the country is rich in minerals, chief among them coal. There are also large and rich oil fields, and the output of petroleum is rapidly being increased. Manufacturing industries are as yet of minor importance.

Imports (1906), 403,297,500 lei; exports, 481,725,500 lei. Chief among the imports, in the order of their importance, are metals and manufactures thereof, textiles, cereals, chemicals and drugs, animals and animal products, hides, leather, etc. The chief countries supplying goods to Roumania, arranged according to the value of their shipments, are: Austria-Hungary, Germany, Great Britain, France, Italy and Turkey. Commerce of the United States with Roumania in 1908 is officially reported as follows: Imports from Roumania, \$11,135; exports to Roumania, \$447,759. The chief items among the shipments to Roumania included:

Agricultural implements...	\$151,748	All other articles	\$206,201
Iron and steel-			
factures of.....	89,810		

USEFUL INFORMATION.

Language: The Roumanian language is of Latin origin, but quite distinct from the other Romance tongues. Either French or German may be used in commercial correspondence.

Money: The unit is the leu (plural lei) of 100 bani, equivalent to the franc, value 19.3 cents.

Weights and Measures: The metric system is used in foreign commerce, but Turkish denominations are still in common use.

Mail Time: From New York to Bucharest, about 10 days.

Average Freight Time: From New York to Galatz, 30 to 35 days.

Cable Rate: From New York, 34 cents per word.

Postal Regulations: The usual charges of the Universal Postal Union are in force, applying to mail matter of all sorts addressed to Roumania. International Money Orders are drawn payable through the Swiss post office. International Reply Coupons are accepted at Roumanian post offices, but there is no arrangement for parcel post.

Hints for Tourists: Bucharest is about two and one-half days' journey from London. A section of the Orient Express runs through from Paris to Bucharest, thence to Constanza, a port on the Black Sea that has grown very rapidly of recent years, whence Roumanian steamers ply to Constantinople and Egypt. Through fare from London to Bucharest, about \$50. Roumania ranks as a temperate country as to climate, but extremes both of heat and cold are much greater than in other sections of Europe except Russia. Visitors to Roumania must carry a passport bearing the visa of a Roumanian consul.

Commercial Travelers: Commercial travelers visiting Roumania are obliged to obtain "permit cards" before being allowed to transact business. This requirement is sometimes avoided by working through established local concerns. Duty on samples may be covered either by a deposit of cash or by a bond, which will be returned or canceled upon the exportation of the samples within a time agreed upon when imported.

Customs Tariff: The Roumanian tariff enumerates about 900 classifications, on which specific duties on the basis of weights are levied.

Consuls: There is an American consul-general at Bucharest, but

Roumania has no consular representatives in the United States.

Shipping: No consular documents are required, nor are any restrictions imposed on shipments from the United States. There are no direct steamship lines from the United States reaching Roumania. Freight may be forwarded for transshipment via Italian ports, Marseilles, Trieste, Liverpool, Hamburg, Antwerp, or by the Holland-America Line to Rotterdam, connecting with a Roumanian line of steamers. See steamship lines listed as reaching ports named.

RUSSIA.

A great empire occupying the eastern portion of Europe and the northern portion of Asia, comprising one-seventh of the total land surface of the globe. Area, 8,647,657 square miles. Population (estimated, 1906), 149,299,300, of which European Russia has over 109,000,000. Principal towns, with populations, estimated or according to the last census:

RUSSIA IN EUROPE.

St. Petersburg.....	1,429,000	Lodz	351,570
Moscow	1,359,254	Kiev	319,000
Warsaw	756,426	Riga	282,230
Odessa	449,673	Kharkov	173,989

RUSSIA IN ASIA.

Baku	179,133	Tashkent	155,673
Tiflis	159,590		

St. Petersburg is the capital; Moscow, Odessa and Warsaw the principal commercial towns. Odessa on the Black Sea, Libau (64,489) and Riga on the Baltic are the principal ports in European Russia. Batoum, in Asia (28,508), is an important port on the Black Sea, and Vladivostok (38,000) is the principal port in Siberia. Important commercial towns in Siberia include: Tomsk (63,533) and Irkutsk (51,473).

Russia is called a constitutional and hereditary monarchy, but the Emperor is still Autocrat in spite of the recent creation (1905) of an elected legislative body known as the Douma. The present Czar is Nicholas II, born 1868, succeeded 1894. Revenue (1907), 2,510,972,775 roubles; expenditure, 2,571,902,320 roubles. Railways in European Russia have a length of about 32,743 miles; in Asiatic Russia, 8,005 miles. Important projects for the doubling

of the Siberian lines are in view. Telegraph lines, 113,846 miles. At last reports there were said to be 67,671 sets of telephone apparatus.

PRODUCTION, INDUSTRY AND COMMERCE.

In spite of the fact that a large portion of Russia is unfit for cultivation, agriculture is the principal industry. Principal crops include rye, wheat, barley, oats, millet, corn, buckwheat, hemp and flax, tobacco and cotton. Live stock raising is chiefly of cattle, horses and sheep. There are extensive forests. Mineral resources are exceedingly rich, products including coal, iron, gold, platinum, copper and quicksilver. The Russian oil fields are almost equal to the American in their production of petroleum. Manufacturing industries in European Russia are developing rapidly, especially in the way of textile mills, metal foundries, machine works, etc., and leather and leather goods factories. Distilleries, sugar refineries and tobacco factories, together with plants for the preparation of various sorts of foodstuffs, are also important.

The foreign trade of Russia in 1907, according to a recent American consular report, amounted to: Imports, European Russia, \$356,651,955; Asiatic Russia, \$82,167,611; exports, from European Russia, \$508,171,712; from Asiatic Russia, \$39,544,664; in both cases enumerating merchandise only, exclusive of treasure. This trade was divided among the leading countries of the world as follows:

	Imports From.	Exports To.
Germany	\$160,369,455	\$149,543,125
United Kingdom.....	58,856,260	117,816,550
United States.....	27,444,865	3,979,405
France	14,726,940	37,778,340
Austria-Hungary	12,161,725	21,929,730

The principal manufactured articles imported by Russia, with values, included the following:

Machinery and parts....	\$33,285,995	Cotton goods.....	\$4,065,925
Chemical products.....	8,839,795	Iron and steel ware....	4,865,470
Stationery	8,686,505	Tools	3,304,755
Dyes	6,309,265	Physical apparatus.....	2,809,325
Woolen goods.....	5,655,215	Tinware	2,622,895

The official statistics of the United States trade with Russia are divided between European and Asiatic Russia, and for the fiscal year of 1908 were as follows: Russia in Europe, imports from, \$11,113,421; exports to, \$16,342,377. Russia in Asia, imports from, \$341,627; exports to, \$2,072,915. The principal items

appearing among the exports from the United States were as follows:

TO RUSSIA IN EUROPE.

Cotton, unmanufactured.	\$5,615,647	Machinery, sundry.....	\$1,879,158
Agricultural implements:		Pork, salted or pickled...	630,768
Mowers and reapers...	3,111,677	Copper, ingots, bars, etc.	588,283
Plows and cultivators..	258,827	Builders' hardware	321,039
All others.....	541,874		

TO RUSSIA IN ASIA.

Wheat flour.....	\$822,538	Machinery	\$68,440
Agricultural implements...	654,551	Other manufactures of iron	
Meat and dairy products...	107,370	and steel.....	78,926

USEFUL INFORMATION.

Languages: Very little foreign correspondence is ever transacted in the Russian language; German is most suitable for this purpose.

Money: The unit is the rouble of 100 kopecks, value 51.5 cents.

Weights and Measures: Either metric or British standards are usually employed in foreign trade. Purely Russian denominations include: The *pood* (40 *funt*), equivalent to 36.113 pounds avoirdupois; the *arschine*, equal to 28 inches; the *verst*, equal to 1,166.66 yards; the *square verst*, .439 square mile; the *dessietine*, 2.7 English acres; the *chetverst*, 5.772 bushels.

Mail Time: From New York to St. Petersburg, about 10 days; to Odessa about 12 days; to Vladivostok about 25 days.

Average Freight Time: New York to St. Petersburg, 21 days; Odessa, 32 days; Vladivostok, via Suez, 80 days; via trans-continental rail routes and Pacific steamers, 45 days.

Cable Rates: From New York to Russia in Europe, 43 cents per word; to Siberia, 50 cents or \$1.68 per word, according to route.

Postal Regulations: The usual rates of the Universal Postal Union are charged on mail matter addressed to Russia. International Money Orders are drawn payable in Russia, but International Reply Coupons are not accepted by Russian post offices, nor is there any arrangement for the dispatch of parcels by post to Russia.

Hints for Tourists: St. Petersburg is distant from New York 5,370 miles. First class passenger fare, London to St. Petersburg, by rail, from \$50 to \$60. Fare from Pacific Coast ports of the United States to Vladivostok, via Japan, about \$235. Frequent steamers from Japan (Tsuruga) to Vladivostok in

about 40 hours. Fare from Nagasaki about \$26, from Shanghai about \$40. From Moscow to Vladivostok by Trans-Siberian Railway (5,261 miles), 11 days, fare about \$175. The summer season in Russia and Siberia is short compared with ours, and although, so far as climate is concerned, that most agreeable for a visit, yet the winter will be found both gayer and often a more desirable season for business. All visitors to Russia are required to carry a passport bearing the visa of the Russian consul. Hebrews are not advised to attempt to enter Russia.

Commercial Travelers: All merchants and manufacturers doing business in Russia are obliged to secure special licenses costing about \$75 per annum, or one-half of that amount from July 1 to December 31. The necessity for securing such a license is sometimes avoided by foreign manufacturers by doing business through established Russian houses and not in their own name. In addition, traveling agents must be supplied with personal licenses, which cost 50 roubles per year, or 25 roubles for the last six months of the year, and sometimes provincial taxes are also imposed. To avail themselves of the free importation of samples otherwise subject to duty commercial travelers must produce their licenses to the customs authorities while samples are still in the customs house, and a bond must be given guaranteeing the exportation of the samples.

Customs Tariff: The Russian tariff applies specific duties on the basis of weight, and makes certain legal deductions for tare of certain packages. Many kinds of agricultural machinery are admitted free of duty.

Consuls: American consul-general at Moscow; consuls at Batoum, Odessa, Riga, Vladivostok and Warsaw; consular agents at Omsk, Rostoff-on-Don, Abo, Kronstadt, Helsingfors, Libau, Revel and Wiborg.

Russian consular representatives in the United States are located in the following cities: Mobile, Ala.; San Francisco, Cal.; Pensacola, Fla.; Savannah, Ga.; Chicago, Ill.; Baltimore, Md.; Boston, Mass.; New York, N. Y.; Portland, Ore.; Philadelphia and Pittsburg, Pa.; Galveston, Tex.

SHIPPING REGULATIONS.

No consular documents are required, nor are there any restrictions regarding shipments to Russia. Ordinary rate of freight

for general merchandise, New York to Libau, nominally 17s. 6d. per ton weight or measurement, plus 5 per cent. primage. New York, to Odessa, about 27s. 6d. Minimum bill of lading usually \$7.50 to \$10. From Pacific Coast ports to Vladivostok freight rate is about \$13.50 per ton weight or measurement, ship's option. It should be noted that during the winter the ports of Odessa and Vladivostok are frequently closed by ice.

SHIPPING ROUTES.

From New York: Russian-American Line, 24 State Street; sailings about every two weeks for Libau.

There are no other direct lines plying from the United States to ports in Russia. For Baltic ports, freight may be forwarded for transshipment via Hamburg or Bremen, Liverpool, London or Hull, or Copenhagen. For ports on the Black Sea, via Hamburg, Antwerp, Marseilles, Genoa or Naples, London or Liverpool. For Vladivostok by any of the routes reaching Japan.

ST. CHRISTOPHER.

An island in the Leeward group of the West Indies, frequently called St. Kitts. Area, 65 square miles. Population (1901), 29,782. Principal town, Basseterre; population 9,962. The island lies about six days' sail from New York; fare about \$60. Cable rate, 89 cents per word. International Money Orders and International Reply Coupons may be used. For general information see Leeward Islands. For United States trade, see British West Indies.

ST. CROIX.

The largest island (sometimes called Santa Cruz) in what is known as the Virgin group of the West Indies, lying east of Porto Rico. Area, 118 square miles. Population, 35,156. The island is a possession of Denmark, and governed in connection with the neighboring islands of St. Thomas and St. John. Sugar cane is the principal product. There are American consular agents at Christiansted and Fredericksted. For general information and statistics of United States trade see Danish West Indies.

ST. HELENA.

An island in the Atlantic Ocean about 1,200 miles off the west coast of Africa. Area, 47 square miles. Population, 3,526. It is a British possession under a Governor. Commerce is insignificant.

ST. JOHN.

One of the Danish West Indies. Area, 42 square miles. Population about 1,000. See Danish West Indies.

ST. KITTS—See St. Christopher.**ST. LUCIA.**

One of the Windward group of the West Indian islands. Area, 233 square miles. Population (1906), 54,073. Principal town is Castries, with 7,757 inhabitants. Revenue (1908), £67,351; expenditure, £64,841. Principal products sugar, molasses and cocoa. St. Lucia is a British possession under the Governor of the Windward Islands.

Imports (1908), £310,309; exports, £264,401. There is an American consular agent in St. Lucia. For general information see Windward Islands; for statistics of the United States trade, see British West Indies.

ST. PIERRE AND MIQUELON.

Two islands, the largest of small groups, not far distant from the south coast of Newfoundland. Total area, 93 square miles. Population, 6,352. These islands are possessions of France, under an Administrator. The chief town is St. Pierre. Industry is almost entirely restricted to cod fishing. The import trade amounts to about \$1,000,000 a year. The islands may be reached via St. Johns, N. F. Exports from the United States to these islands in 1908 amounted to \$45,687.

ST. THOMAS.

One of the Virgin Islands in the West Indies, 38 miles east of Porto Rico. Length, 17 miles; width, about 4 miles. Population about 14,000. Principal town, Charlotte Amalie. St. Thomas is a possession of Denmark and is the residence of an American consul. For general information see Danish West Indies.

ST. VINCENT.

One of the Windward group of the West Indian islands. Area, 132 square miles. Estimated population (1908), including dependencies, 51,779. Chief town, Kingstown; population, 4,574. Products include sugar, rum, cotton and cocoa. Revenue (1908), £27,543; expenditure, £23,508. Imports (1908), £96,554; exports, £94,-

265. St. Vincent has been a British colony since 1783. Politically it is attached to the government of the Windward Islands. There is an American consular agent located in the island. For general information see Windward Islands; for statistics of United States trade, see British West Indies.

SAHARA.

This vast territory in northern Africa includes practically the whole of the Sahara desert. The area is roughly estimated at about 1,500,000 square miles; subject to the French Governor of West Africa. It is proposed to build a railway connecting the Niger River at Bamba, not far from Timbuctu, with the Algerian railway systems. Telegraphic lines covering the same route are under construction. Commercially, this territory is as yet undeveloped and unimportant.

SAKHALIN ISLAND.

An island lying north of Japan, off the coast of Siberia. Area, 29,336 square miles. Population said to be 31,964, of whom more than 28,000 are Russian convicts. This island was divided between Japan and Russia by the Treaty of Peace of 1905. It is chiefly important because of its fisheries.

SALVADOR.

A Republic in Central America, bounded by Guatemala, Honduras and the Pacific Ocean. Area (estimated), 7,225 square miles. Population (census of 1901), 1,006,848. Principal towns: The capital, San Salvador (population 59,540), Santa Ana (48,120), San Miguel (24,768). Principal ports are La Libertad and Acajutla.

Salvador was a member of the Central American Federation, becoming an independent republic upon its dissolution in 1839. The President is elected for four years. Revenue (1908), estimated, 8,734,150 pesos; expenditure, 10,610,846 pesos. There are about 100 miles of railway open; 2,400 miles of telegraph line, with 200 offices; about 100 telephone stations and 82 post offices.

PRODUCTION, INDUSTRY AND COMMERCE.

The products of Salvador are chiefly agricultural, consisting of coffee, indigo, sugar, tobacco and what is miscalled balsam of Peru. Mineral productions (increasing in importance) include gold, silver, copper, iron and mercury.

Imports (1906 the latest complete figures available), 4,163,688 pesos; exports, 6,527,421 pesos. Principal imports consist of cotton goods, drugs, hardware, flour, silk goods and yarn. Of the imports the United States and the United Kingdom divide by far the greater portion, goods supplied by both nations being of about the same value. Official statistics of the United States trade with Salvador for the year 1908 report: Imports from Salvador, \$981,715; exports to Salvador, \$1,357,297. Among the leading articles appearing among the imports the following are noticeable:

Manufactures of cotton...	\$368,999	Other manufactures of iron	
Wheat flour	226,969	and steel	\$138,385
Machinery	129,293	Leather and manufactures.	104,201

USEFUL INFORMATION.

Language: The Spanish language is exclusively in use.

Money: The unit is the peso of 100 centavos, nominally valued at 97.2 cents; actual value of the silver peso about 36.5 cents, but fluctuating.

Weights and Measures: The metric system is used in foreign trade. Local denominations include: the *quintal* of 100 *libra*, each equivalent to 1.043 pounds avoirdupois; the *arroba* of 25.35 pounds avoirdupois; the *fanega*, 1.575 bushels.

Mail Time: From New York, about 15 days.

Average Freight Time: From New York, via Panama, about 15 days; from San Francisco, about 21 days.

Cable Rates: From 60 to 65 cents, or \$1.47 to \$1.50 per word from New York, according to destination and route.

Postal Regulations: Mail matter takes the charges usual in the Universal Postal Union. International Reply Coupons are not accepted by the post offices of the republic, but International Money Orders are drawn on, and parcels may be sent to Salvador if weighing not over 11 pounds, at the rate of 12 cents per pound or fraction thereof.

Hints for Tourists: Salvador is best approached by coasting steamers from Panama; first class fare from Panama, \$108 to \$117. The capital is connected by rail with the ports of La Libertad and Acajutla. From Acajutla it is about 6½ hours journey to San Salvador.

Commercial Travelers: No licenses or taxes are required of commercial travelers in Salvador. Duties on samples must be secured either by a deposit of cash or by bond, which will

be returned or canceled when the samples are taken out of the country.

Customs Tariff: Duties in Salvador are specific on the basis of weight, and are increased by half a dozen additional taxes, sometimes amounting to more than the amount of the original duty. Agricultural machinery and implements, barbed wire and several other articles are admitted free of duty.

Consuls: There is an American consul-general at San Salvador. Consular representatives of Salvador in the United States are located at San Francisco, Cal.; New Orleans, La.; Boston, Mass.; St. Louis, Mo.; New York, N. Y.

SHIPPING REGULATIONS.

Consular invoices must be supplied in quadruplicate and in the Spanish language. Blanks cost 25 cents per set. No charge is made by the consul for certification at this end; the consignee in Salvador is obliged to pay such charges. Ordinary rate of freight for general merchandise, San Francisco to ports in Salvador, nominally \$10 per ton weight or measurement, ship's option; minimum bill of lading \$4. Parcel receipts issued at from \$1.50 upward.

SHIPPING ROUTES.

From San Francisco: Kosmos Line; sailings about every four weeks.

Chargeurs Réunis; sailings about monthly.

Pacific Mail Steamship Company; sailings every 10 days.

From Puget Sound: Kosmos Line and Chargeurs Réunis.

In addition to the foregoing, freight may be forwarded from all ports by lines reaching the Isthmus of Panama, for transshipment thence.

SAMOA.

A group of islands in the South Pacific Ocean, lying in the direct line between Hawaii and New Zealand, approximately half way between the two. Formerly sometimes called Navigator Islands. There are nine principal islands, with a total area of about 1,700 square miles.

Previous to 1899 the United States, Great Britain and Germany had equal rights in these islands. In 1900 by treaty they were divided between Germany and the United States. In regard to United States interests, see under Tutuila. The German dependencies include Savaii, area about 660 square miles, and

Upolu, 310 square miles, containing the chief town Apia. Population (1906), 33,478. The staple product is copra. Imports in 1906, 2,888,000 marks; exports, 3,026,294 marks. Imports, coming mostly from Australia and New Zealand, were haberdashery, kerosene and provisions. German, English and American currencies are all legal tender. Apia is reached by monthly steamers of the Australian Mail Line from San Francisco or by transshipment from Auckland, New Zealand. See German Oceania.

SAMOS.

An island in the Ægean Sea off the coast of Asia Minor. Area, 180 square miles. Population (1902), 53,424. This is a semi-independent principality of Turkey under the guarantee of France, Great Britain and Russia. Principal industries, manufacture of wines, olive oil and cigarettes. Imports amount to about \$800,000 annually, chiefly coming from Turkey and Greece. Commerce, if any, with the United States, is included under figures for Turkey.

Capital and chief town, Vathy, population about 25,000. May be reached by transshipment from Marseilles, France, Constantinople or Smyrna.

SAN MARINO.

A tiny, independent Republic in the eastern part of Italy. Area, 38 square miles. Population (1906), 11,439. To all intents and purposes this Republic is a part and parcel of the Kingdom of Italy, which see.

SANTO DOMINGO—See Dominican Republic.

SARAWAK—See British North Borneo.

SARDINIA—See Italy.

SCOTLAND—See United Kingdom.

SENEGAL.

The principal colony of France on the west coast of Africa. Area, 438 square miles. Population (census of 1904), 107,826, including nearly 3,000 Europeans. These figures do not include certain adjacent territories which are in the nature of a Protectorate. The principal towns are St. Louis, the capital, with a population of 24,070, and Dakar, population 18,447. The colony is under a Lieutenant-Governor, and Dakar is the seat of the

Governor-General of French West Africa. Revenue and expenditure, each about 3,000,000 francs.

St. Louis is connected with Dakar by a railway 163 miles in length, and another railway runs to the River Niger, 343 miles. The Senegal is navigable for about 500 miles. Products and industries are those of native Africa in general. Considerable attention is now being given to fisheries. According to a recent report of an American consul the total imports in 1906 were valued at \$10,435,974; exports, \$6,893,917. The principal article of import is cotton textiles, amounting to about one-third of the whole. Of the imports 50 per cent. were from France, 8 per cent. from French colonies and 42 per cent. from foreign countries. According to the consular report in question, imports from the United States for 1906 were about \$192,000, consisting of tobacco, pine, kerosene, manufactures of wood and of tobacco and wagons. Official statistics of the United States do not differentiate trade with this colony, figures for which appear under the general heading French Africa, which see, as also French West Africa.

SENEGAMBIA.

Now divided into the colonies of Upper Senegal—Niger and Senegal, which see.

SERVIA.

A State in southeastern Europe, popularly known as one of the Balkan States. Area, 18,650 square miles. Population (1905), 2,688,025. Belgrade is the capital and principal town, with 77,816 inhabitants.

Servia was formerly an autonomous province of Turkey, obtaining its independence through the Treaty of Berlin, 1878, the then Prince becoming King. The present King is Peter I, born 1844, succeeded 1903. Revenue (1907), 90,452,752 dinars; expenditure, 90,387,227 dinars.

Servia is traversed by the railway line connecting Budapest with Constantinople, and there are several branch lines; total length, 380 miles. There are also Servian steamboat companies on the Danube. There are 2,040 miles of telegraph line, with 174 offices; 18 urban and 34 inter-urban telephone systems; and 1,425 post offices.

PRODUCTION, INDUSTRY AND COMMERCE.

Agricultural interests are pre-eminent in Servia, the principal crops consisting of corn, wheat, barley, oats and plums. To-

bacco and grapes are grown, silk culture carried on, and considerable numbers of cattle, sheep and pigs raised. The development of the large forests and the considerable mineral resources has hardly been begun as yet. Coal and lignite are being worked. Manufacturing industries are not extensive, the most important being that of flour milling.

Imports (1907), 60,583,325 dinars; exports, 81,491,250 dinars. The principal articles of import, in the order of their importance, were: cotton goods, metals, groceries and provisions, agricultural produce and fruits, wool and woolen goods, and hides, skins and leather, and machinery. More than one-half of the imports was received from Austria-Hungary; Germany supplied about one-tenth, and Great Britain a little less than one-tenth. United States statistics of trade with Servia for the fiscal year of 1908 give: Imports from Servia, \$52,353; exports to Servia, \$3,806. It is worthy of note, however, that Servian statistics report importations from the United States as ranging between \$150,000 and \$250,000. The small figures of the official United States statistics probably arise because goods are sometimes cleared for transshipping ports and not for country of ultimate destination.

USEFUL INFORMATION.

Language: The Servian language, like the Bulgarian, is similar to the Russian, but German is that most suitable for commercial correspondence.

Money: The unit is the dinar of 100 paras, intended to be the same as the franc, 19.3 cents.

Weights and Measures: The metric system is in use. Some Turkish denominations are still locally employed.

Mail Time: New York to Belgrade, about 10 days.

Cable Rate: From New York, 34 cents per word.

Postal Regulations: The usual rates of the Universal Postal Union are in force. International Money Orders are drawn through the agency of Switzerland. International Reply Coupons are not accepted by Servian post offices, nor is there any arrangement for parcel post.

Hints for Tourists: Belgrade is situated 388 miles beyond Vienna, about twenty-three hours' railway journey; through first class fare from Paris, about \$38. Passports are not necessary for visiting Servia. Climate temperate, but hot in summer and cold in winter.

Commercial Travelers: Traveling salesmen seldom give much attention to the question of licenses in Servia. Legally, they are supposed to carry a certificate signed by a Servian consul to the effect that they represent houses that have paid all their home taxes. Duty must be paid upon samples, but is subject to refund upon their exportation from the country.

Customs Tariff: The tariff of Servia is a long and complicated one, embracing many hundred classifications, on which specific duties by weight are charged.

Consuls: There is an American consul in Belgrade, but there are no Servian consular representatives in the United States.

Shipping: No consular documents are required nor any restrictions imposed on shipments to Servia excepting that munitions of war may not be forwarded. Servia having no seaports, freight may be dispatched preferably via Trieste, although steamship lines to Germany sometimes make favorable through rates.

SEYCHELLES.

A group of about ninety islands and islets in the Indian Ocean, 935 miles north of Mauritius. Estimated area, 153 square miles, of which Mahé, the principal island, has 55½ square miles. The islands form a British colony under a Governor. Population estimated at 21,781. Imports (1906), 811,366 rupees. The islands may best be reached by steamers from Marseilles, France. See also British East Africa.

SHETLAND ISLANDS—See United Kingdom.

SIAM.

A State in southeastern Asia, adjoining British Burmah and French Cochin-China. Area indefinite, but estimated at about 220,000 square miles. Population (estimated), 6,686,846. The capital and chief commercial town is Bangkok, which has a population variously estimated at from 400,000 to 600,000.

Siam is a hereditary monarchy, the reigning King being Chulalongkorn, born 1853, succeeded 1868. Western ideas of civilization are making rapid progress in Siam, where for many years the legal adviser to the King has been an American; the financial adviser an Englishman. Estimated revenue for 1908, 50,700,000 ticals; expenditure, 56,261,524 ticals. Railways are open

for about 400 miles and new lines are being constructed. There are electric tramways in Bangkok. Telegraph lines have a total length of 2,900 miles.

PRODUCTION, INDUSTRY AND COMMERCE.

The principal agricultural products of Siam are rice, pepper and hides. The enormous forests supply nearly 100,000 tons of teakwood per annum. Gold, rubies and sapphires are found, and tin mining is beginning on a considerable scale. According to British authorities, the foreign commerce of Bangkok in 1906 was divided: Imports, £4,866,849; exports, £7,082,141. The principal articles of import were: cotton goods, steel, iron and machinery, gunny bags, sugar, silks, cotton yarn, hardware and cutlery. These imports, in the order of their value, were from Singapore, Hongkong, Great Britain, Germany, India and China. United States statistics divide foreign commerce as follows (1908): Imports from Siam, \$51,858; exports to Siam, \$392,663. The largest items among the exports were the following:

Mineral oil.....	\$103,455	Lamps, chandeliers, etc....	\$52,030
Manufactures of iron and steel	82,632	All other articles.....	154,546

USEFUL INFORMATION.

Language: English is the most suitable language for commercial correspondence.

Money: The tical of 64 atts, value from 36 to 37 cents; the currency has just been put on a gold basis.

Weights and Measures: The principal local denominations include: the *chang* (or *catty*), 2.675 pounds; the *hap* (or *picul*), 133.75 pounds; the *niu*, .83 inch; the *keup*, 10 inches.

Mail Time: From New York, about 36 days.

Average Freight Time: From New York, about 50 to 60 days.

Cable Rate: From New York, from \$1.05 to \$2.27 per word, according to route.

Postal Regulations: Siam is a member of the Universal Postal Union, and the usual rates apply to mail matter of all sorts. International Money Orders may be obtained, payable through the agency of Germany; and International Reply Coupons are accepted at Siamese post offices. There is no arrangement for parcel post.

Hints for Tourists: Bangkok is almost exactly half way around the world from New York; distance via London, 13,125 miles;

via San Francisco, 12,990 miles. It may be visited by frequent steamers plying from Singapore or by regular lines from Hongkong. Climate tropical.

Commercial Travelers: No licenses are required. It is customary for commercial travelers to submit to the custom house a complete list of the samples accompanying them, and deposit the amount of duty required. On leaving the list is compared with the samples that are exported and the deposit returned.

Customs Tariff: The duty on all goods entering Siam is not permitted to exceed 3 per cent. ad valorem.

Consuls: There is an American consul-general at Bangkok. Siamese consular representatives in the United States are located at Chicago and New York.

Shipping: No consular documents are required, nor are there any restrictions affecting shipments from the United States. There are no direct steamship lines from the United States to Siam, but freight may be forwarded via steamers plying to Singapore or Hongkong, or by lines reaching Hamburg or Bremen, Liverpool, Marseilles or Trieste.

SIBERIA—See Russia.

SICILY—See Italy.

SIERRA LEONE.

A British Colony on the west coast of Africa, lying between Liberia and French Guinea. Area, about 4,000 square miles. Population (census of 1901), 76,655, of whom 444 were whites. The Protectorate has in addition an area of about 30,000 square miles and a population of possibly 1,000,000. Principal port and chief commercial place, Freetown, with about 37,000 inhabitants. The colony was founded in 1807 and the protectorate proclaimed 1896. It is administered by a British Governor. Railways are open for 226 miles and extensions are in progress. There are 226 miles of telegraph line. There is a telephone exchange in Freetown. Revenue (1907), £359,104; expenditure, £345,567.

Principal products are palm oil and kernels, kola nuts, hides and rubber. Imports (1907), £988,022; exports, £831,259. The imports consist largely of cotton goods, tobacco and spirits, more than two-thirds of which was received from the United Kingdom. For further and general information see British West Africa.

SOCIETY ISLANDS—See Tahiti.**SOLOMON ISLANDS.**

A group in the Pacific belonging partly to Great Britain and partly to Germany. British islands have an area of 8,357 square miles and a population of about 150,000. Their imports amounted to £49,252 in 1908. The German portion of the islands is less important. Productions of the group include copra, pearl shell, tortoise shell, sandalwood, etc. See British Oceania and German Oceania.

SOMALILAND, BRITISH.

A British Protectorate in East Africa bordering on the Gulf of Aden. Area, about 68,000 square miles. Population, about 300,000. Principal town, Berbera, with about 30,000 inhabitants. British interests are administered by a Commissioner.

Products are chiefly cattle, coffee, skins and hides, ostrich feathers, ivory and gum. Imports (partially reported, 1907), £290,567; exports, £221,256. Imports consist chiefly of rice, cotton piece goods and dates. Interior transportation is by camel back. Berbera may best be reached from Aden.

SOMALILAND, FRENCH.

This Protectorate of France lies between Italian and British Somaliland on the Gulf of Aden in northeast Africa. Area, about 12,000 square miles. Population, about 50,000. Principal port and seat of government, Djibouti, 11,000 inhabitants.

The French have had interests in this vicinity since 1862, but their territory was not definitely defined until 1888. Coffee, ivory and hides are the chief products and the fisheries are important. Imports (1906, the latest figures available), 13,976,829 francs; exports, 20,272,714 francs. Of the imports about one-half are re-exported to Abyssinia, consisting chiefly of cotton goods. There is rail connection from Djibouti to Harrar, Abyssinia. Djibouti may be reached by lines of steamers plying from England, France, Germany and Austria, or freight may be forwarded for transshipment at Aden. Some steamers from New York to India and the Far East sometimes call at Djibouti. See also French Africa.

SOMALILAND, ITALIAN—See Eritrea.

SOUDAN—See Egypt.**SOUTH AUSTRALIA.**

The middle portion of the continent of Australia, having an area of about 903,690 square miles and a population (census of 1901) of 362,604, of whom 3,888 were aborigines. The chief town and capital is Adelaide, population with suburbs (1906), 174,438. South Australia was formed into a British colony in 1836. It joined the Commonwealth of Australia on its formation, 1901. Revenue (1907), £3,195,285; expenditure, £2,897,612.

The chief crop of South Australia is wheat; barley and oats are also grown and large quantities of wine made. Fruit is extensively cultivated, and live stock, especially sheep, largely raised. Mineral products consist chiefly of copper, with some gold and tin. In 1906 there were 990 factories, employing over 20,000 people, chief among them being iron, mechanical engineering works and manufactures of agricultural implements. The great Northern Territory of this State has hardly been explored as yet. Imports (1907), £9,702,264; exports, £11,933,171. Of the imports more than one-quarter was received from the United Kingdom. For statistics of United States trade and general information, see Australia.

SPAIN.

A State in southwestern Europe, occupying the greater part of the Iberian Peninsula. Area, 190,050 square miles, but including the Balearic and Canary Islands and the small Spanish possessions in Africa, the total area is 194,783. Population (census of 1900), 18,618,086. Principal towns, with populations, according to the same census:

Madrid	539,835	Sevilla	148,315
Barcelona	533,000	Málaga	130,109
Valencia	213,530	Múrcia	111,539

Spain is called a hereditary and constitutional monarchy. Reigning King, Alphonso XIII, born 1886, after the death of his father, hence acceded at birth. Revenue (1908), 1,040,680,477 pesetas; expenditure, 1,023,168,614 pesetas. Railways have a length of 8,280 miles. Telegraph lines of 20,540 miles. Telegraph offices number 1,664, post offices 4,012. There are over seventy urban and over thirty inter-urban telephone systems.

PRODUCTION, INDUSTRY AND COMMERCE.

The principal agricultural crops are wheat, barley, corn and rye. Grapes and olives, oranges and other fruits are largely grown. The most important mineral productions are iron, lead and coal. Manufacturing industries have increased notably in importance since the war with the United States. Chief among them are manufactures of cotton goods, woolen goods, paper, silk and sugar. There are 400 factories canning sardines.

Imports (1906, the latest official figures obtainable), 884,808,644 pesetas; exports, 1,018,387,334 pesetas. The principal imports, in order according to their value, were: alimentary substances; cotton and manufactures thereof; drugs and chemical manufactures; stone, minerals, glassware and potteries; animals and their products; machinery, vehicles and vessels; timber and its manufactures. The following table illustrates the share in the commerce of Spain of the various countries:

	Imports From. Pesetas.	Exports To. Pesetas.
Great Britain.....	173,915,266	290,398,722
France	146,940,697	151,922,874
United States.....	140,773,292	35,164,317
Germany	92,447,190	47,294,196

Official statistics of the United States trade with Spain for the fiscal year ending June, 1908, are divided: Imports from Spain, \$14,152,712; exports to Spain, \$21,906,379. The principal items appearing among the exports from the United States to Spain for the year in question were:

Cotton, unmanufactured.....	\$15,019,154	Timber and boards, deals and planks	\$807,875
Tobacco, unmanufactured	1,159,874	Iron and steel, and manufactures of	664,805
Coffee, green or raw ..	827,966	Mineral oils, crude.....	593,693
Shooks, staves and headings	815,970		

USEFUL INFORMATION.

Language: The Spanish language is exclusively used.

Money: The peseta of 100 centesimos is nominally of the value of the franc, that is, 19.3 cents, but actually, owing to the fluctuation of silver and exchange, has a value ranging from 15 to 17 cents.

Weights and Measures: The metric system is used in international trade. Old Spanish denominations are still commonly

used locally, including: the *quintal* of 100 *libra*, each equal to 1.014 pounds avoirdupois; the *vara* (equal to 2.782 feet) of 36 *pulgadas*, each equal to .927 inch; the *fanega*, equal to 1.508 bushel; the *arroba*, equal to 4.262 American gallons; the *fanegada*, equal to 1.637 acre.

Mail Time: From New York to Madrid, about 10 days.

Average Freight Time: New York to Barcelona, 15 to 20 days.

Cable Rates: From New York, 38 to 40 cents per word, according to destination.

Postal Regulations: Charges on mail matter of all sorts are those usual in the Universal Postal Union. International Money Orders are not drawn on Spain, but the International Reply Coupons are accepted by Spanish post offices. There is no arrangement for exchange of parcel post.

Hints for Tourists: Madrid is distant from New York 4,925 miles, via London. Visitors to Spain usually proceed by way of London or Paris on account of superior passenger accommodation in the transatlantic steamers. For central and northern Spain it will be found more convenient to journey from the north of Europe rather than enter by way of Gibraltar. There is through express train connection between Paris and Madrid, time about 26 hours; fare about \$30, plus sleeping car, about \$10. The climate of Spain is warm, the thermometer seldom registering the freezing point.

Commercial Travelers: No licenses are required of traveling salesmen visiting Spain. Samples may be admitted free of duty if the traveler when entering the country complies with certain formalities required by the customs house to insure identification at time of exportation.

Customs Tariff: The tariff of Spain enumerates about 750 different classes, in all of which specific duties are imposed by weights.

Consuls: American consul-general at Barcelona; consuls at Jerez de la Frontera, Madrid, Málaga, Sevilla and Valencia; consular agents at Bilbao, Santander, Tarragona, Coruña, Vigo, Almería, Cádiz, Alicante, Cartagena, Palma in the island of Mallorca, and in some towns of minor importance.

The principal consular representatives of Spain in the United States are located as follows: Mobile, Ala.; San Francisco, Cal.; Fernandina, Jacksonville and Pensacola, Fla.; Savannah, Ga.; Chicago, Ill.; New Orleans, La.; Baltimore,

Md.; Boston, Mass.; Gulfport, Miss.; St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa.; Charleston, S. C.; Galveston, Tex.; Norfolk, Va.

SHIPPING REGULATIONS.

No consular invoices are required. A certificate of origin, either in the English or Spanish language, must accompany shipment of certain kinds of merchandise and machinery, consular certification of which costs 30 cents. The shipment of arms and munitions of war is prohibited, and there are special regulations for the shipment of matches, tobacco, etc. Ordinary rate of freight for general merchandise, New York to Barcelona, nominally 25 to 30 shillings per ton weight or measure, plus 5 per cent. primage. Minimum bill of lading usually \$6.10. Parcel receipts are issued by some lines, costing from 50 cents upward.

SHIPPING ROUTES.

From New York: Compañía Trasatlántica, Pier 8 East River; sailings monthly for Barcelona and Cadiz.

Gans Steamship Line, 12 Broadway; sailings monthly for Barcelona and occasionally other ports.

From Savannah, Ga.: Austro-Americana Line, occasional sailings for Barcelona.

Creole S. S. Line; sailings about monthly for Barcelona.

From New Orleans: Austro-Americana S. S. Company, 317 Carondelet Street; frequent sailings for Barcelona.

Creole Line (Peirce Management), Cotton Exchange Building; sailings about monthly for Barcelona.

Folch Line; sailings monthly for Barcelona and sometimes other ports.

From Galveston, Tex.: Austro-Americana Line; frequent sailings for Barcelona.

Creole Line (Becker Management); frequent sailings for Barcelona.

Creole Line (Peirce Management); frequent sailings for Barcelona.

In addition to the foregoing lines, freight may be forwarded by steamers plying to Hamburg or Bremen, Liverpool, Antwerp, Bordeaux, Marseilles or Genoa, for transshipment from such ports.

STRAITS SETTLEMENTS.

A British Colony in the Malay Peninsula, southern Asia, bordering on the Straits of Malacca. The Colony includes Singapore, an island having an area of 206 square miles; Penang, an island of 107 square miles.; Province Wellesley, a strip of territory on the mainland with an area of 270 square miles, and Malacca, between Singapore and Penang, a strip of territory 42 miles long by 24 miles wide. Total population (1901), 572,249, of whom about 5,000 were Europeans and Americans. Associated politically with the Straits Settlements are the Cocos Islands, Christmas Island and Labuan. Seat of government and principal commercial town is Singapore, population 228,500.

The Straits Settlements became a separate colony in 1867 and is administered by a Governor. Revenue (1907), 10,023,016 dollars; expenditure, 9,499,693 dollars. The towns of Singapore and Penang are now connected by rail, about 350 miles.

The principal products of the colony are pepper, tapioca, rice, rubber, sugar, tin and rattan. The trade is very largely transit, Singapore ranking as one of the most important ports in the world. The Straits of Malacca at this point are only about one mile in width, and through them passes all of the commerce via Suez to the Far East.

Imports (1907), 350,570,202 dollars; exports, 305,301,907 dollars. About one-third of the imports come from foreign countries, the balance from the United Kingdom and its colonies. Principal imports are rice and cotton piece goods. The commerce of the United States with the colony for the fiscal year of 1908 consisted of: Imports from Straits Settlements, \$13,185,276; exports to Straits Settlements, \$2,439,239. The principal exports from the United States in 1908 were:

Breadstuffs	\$506,883	Meat and dairy products..	\$245,067
Mineral oil, refined	706,653	Manufactures of iron and	
Manufactures of tobacco..	427,490	steel	265,611

USEFUL INFORMATION.

Language: English is the language of trade.

Money: The dollar used in the Straits Settlements (100 cents) has now a fixed value of 56.8 cents American.

Weights and Measures: British weights and measures are usually employed in foreign commerce. Local denominations

still frequently used include the *catty* of $1\frac{1}{3}$ pounds avoirdupois, and the *picul* of $133\frac{1}{3}$ pounds.

Mail Time: From New York to Singapore, about 30 days.

Average Freight Time: New York to Singapore, 45 days.

Cable Rate: From New York, \$1.11 or \$2.11 per word, according to route.

Postal Regulations: The usual rates of the Universal Postal Union are in force. International Money Orders drawn through the agency of Great Britain are issued, and International Reply Coupons are accepted. There is no arrangement for parcel post.

Hints for Tourists: Singapore is distant from New York 12,175 miles. The Straits are usually visited by steamers sailing from English, German or French ports. Through fare from New York about \$300. From Singapore there are numerous and frequent sailings for Burmah, Siam, Sumatra, Java and other points in the East Indies. Climate is hot.

Commercial Travelers: No licenses are required, nor is any duty imposed on samples.

Customs Tariff: There are no duties in the Straits Settlements excepting on beer, wines and liquors.

Consuls: There is an American consul-general at Singapore, and a consular agent at Penang. Information regarding the Straits can be obtained in the United States from British consular representatives.

SHIPPING REGULATIONS.

There are no consular documents required nor any restrictions imposed on shipments to the Straits Settlements. Ordinary rate of freight for general merchandise, New York to Singapore, via Suez, nominally 37s. 6d. per ton weight or measurement; minimum bill of lading \$5; parcel receipts at about 50 cents per cubic foot, with a minimum charge of \$1.

SHIPPING ROUTES.

From New York: American Asiatic S. S. Company, 12 Broadway; frequent sailings.

American & Manchurian Line, Produce Exchange Building; sailings about every three weeks.

American & Oriental Line, 24 State Street; sailings about every two weeks.

Barber & Co., Produce Exchange Building; sailings about monthly.

United States & China-Japan Line, 10 Bridge Street; sailings about monthly.

In addition to the foregoing, freight is sometimes forwarded by steamship lines plying to ports in England or Germany, for transshipment thence, or from the Pacific Coast by lines plying to China and Hongkong.

SUMATRA.

A large island in the East Indies, lying immediately south of the Malay Peninsula. Total area (estimated), 177,000 square miles. Population (1900), 3,168,322. Sumatra is a possession of the Netherlands, and general characteristics and conditions surrounding the trade are practically identical with those in Java. See Dutch East Indies. The principal ports in Sumatra are Deli and Padang.

SURINAM—See Dutch Guiana.

SWAZILAND.

A territory in the southeastern corner of the Transvaal colony in South Africa. It was formerly subject to but not incorporated with the South African Republic, and now maintains a similar relation to the Transvaal colony. Area, 6,536 square miles. Population (census of 1904), 85,491, all of whom are natives excepting 890 whites. The country is a member of the South African Customs Union, and general conditions are much the same as in the Transvaal, which see, as also British South Africa.

SWEDEN.

A Kingdom in northwestern Europe, occupying the eastern portion of the Scandinavian Peninsula. Area, 172,876 square miles. Population (1906), 5,337,055. Principal towns: Stockholm, the capital (population 332,738); Göteborg (156,927), Malmö (75,691).

Sweden is a constitutional and hereditary monarchy. Reigning King, Gustaf V, born 1858, succeeded 1907. He is a descendant of Marshal Bernadotte of France, who was elected King of Sweden by the Parliament in 1810. The union with Norway was dissolved by the withdrawal of the latter in 1905.

Revenue and expenditure estimated for 1909, 216,707,000 kronor; 8,218 miles of railway are in operation, and about 20,000 miles of telegraph and telephone line; telegraph offices number 2,519 and post offices 3,574. There are about 137,000 telephone instruments in use.

PRODUCTION, INDUSTRY AND COMMERCE.

Principal industries in Sweden are mining, agriculture and forestry. The iron mines are famous; silver, lead, copper, zinc, manganese, gold, etc., are also worked, employing about 32,000 persons. Forests in Sweden cover about one-half of the total surface of the country, and supply timber, pitch, tar, pulp, etc. The chief crops of Sweden are oats, rye, barley and wheat. Manufactures are of great importance. Woodworking industries include 1,281 saw and planing mills, 475 furniture factories, 133 for wood pulp and 68 for paper and pasteboard. Other important manufacturing industries are flour mills, machinery factories, iron and steel works, sugar mills and refineries, breweries and distilleries, cotton and woolen, spinning and weaving mills.

Imports (1906), 644,227,836 kronor; exports, 504,284,813 kronor. The largest items in the imports were minerals, chiefly coal; metal goods, machinery, etc.; corn and flour; raw textile material; textile manufactures; provisions and groceries; metals, raw and partly wrought. The foreign commerce of Sweden for the year referred to was divided among the principal nations as follows:

	Imports From. Kronor.	Exports To. Kronor.
Germany	234,021,251	96,597,094
Great Britain.....	160,723,730	170,960,883
United States.....	60,186,514	11,960,761
Denmark	42,368,089	55,042,387
Russia	32,782,176	17,806,657
Norway	25,124,208	35,401,001
France	20,429,891	37,050,418

Official statistics of United States trade with Sweden for the fiscal year 1908 report: Imports from Sweden, \$4,633,672; exports to Sweden, \$9,671,810. Principal articles in United States exports to Sweden were:

Mineral oil, refined.....	\$1,915,918	Copper and manufactures	
Cotton, unmanufactured.	1,790,206	of	\$552,163
Iron and steel, and manu-		Oleo oil and oleomar-	
factures of	1,138,275	garine	483,549
Fertilizers	610,570	Agricultural implements.	414,075

USEFUL INFORMATION.

Languages: The Swedish language differs from but is similar to the Danish. German is most suitable for commercial use when English is not understood.

Money: The unit is the krona (plural kronor) of 100 öre, value 26.8 cents.

Weights and Measures: The metric system is exclusively used.

Mail Time: New York to Stockholm, about 10 days.

Average Freight Time: New York to Stockholm, 15 to 18 days.

Cable Rate: From New York, 38 cents per word.

Postal Regulations: Mail matter for Sweden requires the usual postal charges of the Universal Postal Union. International Money Orders are drawn on and International Reply Coupons accepted by Swedish post offices. Parcels may be sent by post if weighing not over 4 pounds 6 ounces and not exceeding \$50 in value, at 12 cents for each pound or fraction of a pound.

Hints for Tourists: Stockholm is distant from New York 4,975 miles. It is usually visited by steamers from Finland or from German ports or by steam ferry from Copenhagen to Malmö, about one hour and a half, thence rail in about sixteen hours. Through fare from London to Stockholm about \$35. The climate of Sweden is similar to that of the North Atlantic States of the Union.

Commercial Travelers: Commercial travelers visiting Sweden are expected to secure a license good for thirty days, costing 100 kronor. Duties that are paid on samples may be recovered if notice of intention in this regard is given at time of importation and samples sealed so as to be readily identified; three months is allowed for exportation, but that period may be extended for a further three months.

Customs Tariff: The Swedish tariff applies both ad valorem and specific duties, usually the latter, on about 750 classifications of goods.

Consuls: American consul-general at Stockholm; consul at Göteborg; consular agents at Malmö and Sundsvall.

The principal consular representatives of Sweden in the United States are stationed at the following places: San Francisco, Cal.; Pensacola, Fla.; Savannah, Ga.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; St.

Louis, Mo.; New York, N. Y.; Cleveland, Ohio; Philadelphia, Pa.; Galveston, Tex.; Norfolk, Va.

SHIPPING REGULATIONS.

There are no consular documents required nor any restrictions imposed on shipments to Sweden. Ordinary rate of freight for general merchandise from New York, nominally 25s. to 27s. 6d. per ton weight or measurement. Minimum bill of lading usually £1 11s. 6d.

SHIPPING ROUTES.

There are no regular direct lines of steamers from the United States ports to ports in Sweden. Freight may be forwarded on through bill of lading by steamers reaching Copenhagen, Hamburg or Bremen, or Hull, England. See steamship lines listed accordingly.

SWITZERLAND.

A Republic in central Europe. Area, 15,976 square miles. Population (1905), 3,463,609. Principal towns, with estimated populations: Zurich (186,846), Basel (131,687), Geneva (116,387), Berne, the capital (73,185). The Republic of Switzerland dates in its present form from 1848, but the first League of the Swiss Cantons was formed in 1291. In 1815 the neutrality of Switzerland and the inviolability of its territory were guaranteed by several of the Great Powers of Europe. The President is elected for a term of one year, and is not eligible for re-election until after the expiration of another year. The principles of the referendum and initiative are in force. Revenue (estimated), 1908, 147,025,000 francs; expenditure, 148,190,000 francs. There are about 3,000 miles of railway line, largely the property of the Government; 3,656 miles of telegraph line, with 2,206 offices; post offices number 1,805. There are 384 telephone exchanges.

PRODUCTION, INDUSTRY AND COMMERCE.

Agricultural pursuits occupy one-third of the total population. Rye, oats and potatoes are the chief crops, and the manufacture of cheese and condensed milk is very important. Wine is made and many sorts of fruit are grown; about one-sixth of the total area is under forests. Manufacturing industries are important, chief among them being silks, cottons and other textiles, clocks and watches, machinery, etc.

Foreign trade has recently thus been reported by an American

consul, who gives figures for 1907, converted into dollars, exclusive of specie: Imports, \$331,331,392; exports, \$228,868,961. The principal imports include grain, cotton and manufactures of, silk and manufactures of, iron and machinery, mineral products, groceries. According to other authorities the foreign trade was divided among the leading nations as follows (1906):

	Imports From. Francs.	Exports To. Francs.
Germany	479,498,253	276,984,321
France	281,321,019	109,640,294
Italy	200,684,239	70,324,355
America	102,877,048	193,853,669
Austria-Hungary	91,730,190	63,792,061
Great Britain.....	83,711,787	177,608,207

Government statistics of the United States trade with Switzerland for the year 1908 give: Imports from Switzerland, \$24,698,036; exports to Switzerland, \$646,840. Inasmuch as Switzerland is an interior country, a considerable share of American goods destined for it probably appears under the heading of other countries where first landed. Included in the figures of exports above quoted were the following principal items:

Iron and steel, and manu- factures of	Leather and manufactures of
\$359,801	\$42,305

USEFUL INFORMATION.

Languages: German, French, Italian and Roumansch are spoken in Switzerland, the latter being a dialect rather than a language. The French language is best for use in correspondence with Geneva and immediately surrounding territory. The German language should be used for the rest of Switzerland.

Money: The franc of 100 centimes, value 19.3 cents.

Weights and Measures: The metric system is everywhere in use, but some old denominations are still common, including the *fuss* (10 *zoll*), equal to 11.811 inches; the *pfund*, equal to 1.102 pounds; the *arpent*, about eight-ninths of an acre.

Mail Time: From New York to Geneva or Zurich, about 9 days.

Cable Rate: From New York, 30 cents per word.

Postal Regulations: Mail matter for Switzerland requires the usual charges of the Universal Postal Union. International Money Orders are drawn on and International Reply Coupons accepted by Swiss post offices. There is as yet no arrangement for parcel post with Switzerland, in spite of the fact

that the latter has the most highly developed interior postal service of any country in the world.

Hints for Tourists: Switzerland is a little more than 4,000 miles distant from New York; fare beyond London, to Geneva or Zurich, \$20 to \$25. The principal resorts in Switzerland are connected by through railway services with Paris, Berlin, Vienna and Milan. All baggage is charged for on Swiss railways. Climate of Switzerland is very similar to that of the State of New York.

Commercial Travelers: No license is required of commercial travelers visiting Switzerland for the purpose of taking orders from merchants. Samples may be admitted free of duty if a bond or deposit is furnished to cover the amount of duty, which is returnable upon the exportation of the samples.

Customs Tariff: The Swiss tariff enumerates over 1,100 classifications applying specific duties on the basis of weights.

Consuls: There is an American consul-general at Zurich; consuls at Basel, Berne, Geneva and St. Gall; consular agents at Chaux de Fonds and Vevey.

The principal consular representatives of Switzerland in the United States are stationed at San Francisco, Cal.; Denver, Col.; Chicago, Ill.; Louisville, Ky.; New Orleans, La.; St. Paul, Minn.; St. Louis, Mo.; New York, N. Y.; Cincinnati, O.; Portland, Ore.; Philadelphia, Pa.; Galveston, Tex.

Shipping: No consular documents are required nor any restrictions imposed on shipments for Switzerland. As Switzerland has no seaports freight must be forwarded via other countries for rail transportation thence. Through bills of lading are available by lines plying to Belgium. Lines reaching Hamburg or Bremen are also frequently in a position to quote competitive through rates.

SYRIA—See Turkey.

TAHITI.

The most important of the Society Islands, a group in the South Pacific Ocean. Area, 600 square miles. Population, 10,300. Chief town, Papeete; population nearly 4,000. This island, with dependencies, including five different groups, has a total population of about 31,000, of whom 27,000 are natives and 2,200 are French. Chief products are copra, sugar and rum, besides pearls and mother-of-pearl. Total imports (1907), according to the Amer-

ican consul, \$643,039. From other authorities the chief imports appear to be tissues, wheat flour and metal work. Of the imports about one-half is received from the United States, about one-quarter from New Zealand, and about one-eighth from France and French colonies. The statistics of United States trade are officially included under the heading of French Oceania, which see.

Tahiti is a French dependency now formed with sundry smaller islands, possessions of France in the Pacific, into a Colony.

Tahiti is visited once every five weeks by a steamer of the Oceanic Line from San Francisco, and connections are made with steamers plying from Papeete to Auckland, N. Z. Auckland is distant 2,222 miles; San Francisco 3,658 miles. Nominal rate of freight for general merchandise, San Francisco to Tahiti, \$9 per ton weight or measurement. There is an American consul at Papeete.

TASMANIA.

An island lying immediately south of the continent of Australia, formerly sometimes called Van Dieman's Land. Area, 26,385 square miles. Population (1901), 172,475. Principal towns: Hobart, the capital, with 24,655 inhabitants, and Launceston, with 18,077.

Tasmania was first settled in 1803 by the British, who used it until 1853 as a penal settlement. It became a separate British colony in 1825 and joined the Commonwealth of Australia on its formation in 1901. Revenue (1907), £970,843; expenditure, £893,800. There are 620 miles of railway open; 1,450 miles of telephone wire, and 3,432 miles of telegraph wire. Post offices number 382.

The chief products include wool, gold, silver, copper, timber, tin, fruit and sheep. Especial attention of late years has been paid to the growing and exportation of apples and other fruits. The climate is temperate, ranging from 46° to 58° the year around. There are frequent steamers from Melbourne. Imports (1906), £3,030,514; exports, £3,752,501. For statistics of trade with the United States and for general information see Australia.

TIBET.

A country in Central Asia lying north of India, having an area of 463,200 square miles, with a population estimated at 6,500,000. The capital is Lhasa, thought to have from 15,000 to 20,000 in-

habitants. This territory is a dependency of China, but little or nothing is known about it, as foreigners are rigorously excluded. Trade with India for 1908 is thus reported in American currency: Imports into India from Tibet, \$763,594; exported from India to Tibet, \$483,235. Chief shipments to Tibet consist of cotton piece goods.

TIERRA DEL FUEGO—See Chile.

TIMOR.

An island with adjacent archipelago in the East Indies, northwest of Australia. Since 1859 the islands have been divided between Portugal and Holland. The Portuguese possessions have an aggregate area of about 7,330 square miles, with a population of approximately 300,000. The chief Portuguese port is Dilly. The Dutch portion has an area of 17,698 square miles, and a population supposed to be about 120,000. The principal Dutch port is Coepang.

The chief products of the islands are coffee and wax, but they are quite undeveloped. See also Dutch East Indies.

TOBAGO.

A small island of 114 square miles, population 18,750, near the island of Trinidad, of which it is a political dependency, and which see.

TOGOLAND.

A German possession in West Africa on the coast between the Gold Coast Colony and Dahomey. Area, 33,000 square miles. Population estimated at about 1,000,000, of whom 288 were Europeans, almost exclusively Germans. The capital and chief port is Lome. Revenue and expenditure (estimated, 1909), 2,070,060 marks. It is administered by a Governor. Chief products are palm oil and kernels, rubber and cotton. The climate is regarded as unhealthy.

Imports in 1906, 6,432,812 marks; exports, 4,199,336 marks. The principal articles imported were cotton, cotton yarn, spirits, iron and ironware. There is a railway 26 miles in length connecting several of the coast ports and extending inland a considerable distance, extensions being still under construction. See also German Africa.

TONGA.

A group frequently called the Friendly Islands, in the southern Pacific, southwest of Fiji, from which they are distant about 390 miles. Total area, 385 square miles. Population (census of 1906), 22,011, of which foreigners number 421. These islands are nominally a Kingdom, and were regarded as independent up to 1899, when by an arrangement with the United States and Germany they were handed over to Great Britain as a Protectorate. The products are those usual in the South Sea islands. Revenue (1907), £34,912; expenditure, £33,540. Imports, £97,820; exports, £134,173. The imports, consisting largely of drapery, breadstuffs, meats and beverages, are chiefly received from New Zealand and Australia. The islands are best reached from Auckland, N. Z., whence there are monthly steamers.

TONQUIN.

A State in French Indo-China having an area of 46,400 square miles, and a population estimated at 10,000,000. Chief town, and capital of Indo-China, Hanoi, with about 150,000 inhabitants. The port is Haiphong. For other information see French Indo-China.

TRANSVAAL, THE.

A British Colony in South Africa. Area, 111,196 square miles. Population (census of 1904), 1,268,716, of whom almost 300,000 were whites. The capital is Pretoria, population 36,700 (21,161 whites); the principal town is Johannesburg, with 158,580 inhabitants (83,902 whites).

The Transvaal was founded in 1831 by Boers from Cape Colony; its independence as the South African Republic was acknowledged in 1852; in 1877 it was annexed by the British Government, but in 1881, owing to British reverses, it regained self-government. As a result of the last war (1899-1900) the country was formally annexed to the British Empire, and in 1905 was granted representative government under a British Governor. It is now proposed to unite the Transvaal with other British South African colonies into one Commonwealth. Revenue (1908), £4,670,218; expenditure, £4,120,451. There are about 2,500 miles of railway open. Telegraph lines have a similar length, and telephone lines 769 miles. There are 393 post offices.

PRODUCTION, INDUSTRY AND COMMERCE.

The great wealth of the country consists in its gold mines, but diamonds, coal and silver, iron and other metals are also large factors. Agriculture is not highly developed, the country being chiefly devoted to stock raising. There are iron and brass foundries, engineering works, grain mills, breweries, etc.

Imports (1908), £15,758,944; exports, £31,232,521. Gold constitutes three-quarters of the exports. The principal items appearing among the importations were haberdashery and apparel, machinery, chemicals and dynamite, living animals, fresh and preserved meats, hardware, cotton goods, wheat flour and meal, iron and steel work, boots and shoes, sugar, wood and manufactures of. Of these imports almost one-half was received from Great Britain and British possessions. The trade of the United States with the Transvaal is officially included under British South Africa, which see.

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Great Britain.

Mail Time: New York to Johannesburg, about 27 days.

Cable Rate: From New York, 86 cents per word.

Postal Regulations: The charges on mail matter of all classes are those usual in the Universal Postal Union. International Money Orders are drawn on post offices in the colony, where also International Reply Coupons are accepted. There is no arrangement for the exchange of parcel post.

Hints for Tourists: Johannesburg is connected by rail with Cape Town, from which it is distant about 1,000 miles, and with Durban (483 miles), and Lourenço Marquez (394 miles). Fare from Cape Town, first class, about \$45. First class passengers are allowed 100 pounds free baggage. During the summer the heat is sometimes oppressive, and owing to the elevation (Johannesburg, 5,689 feet) it is often bitterly cold during the winter, when snow occasionally falls, and frosty nights are frequent throughout the year. The seasons are the reverse of those in the northern hemisphere.

Commercial Travelers: The laws of the Transvaal require that foreign traveling agents take out licenses costing £10 per annum or £6 for one-half year. As the Transvaal is a member of the South African Customs Union, duties on samples will usually have been arranged before entering this colony.

Commercial travelers are allowed double weight of free baggage on the Transvaal railways.

Customs Tariff: See British South Africa.

Consuls: There is an American consul at Johannesburg. British consular officials in the United States will give information regarding the colony.

Shipping: No consular documents are required, nor are there any restrictions affecting shipments to the Transvaal. As the colony is not located on the seaboard freights are usually forwarded via ports in Cape Colony or by way of Durban or Lourenço Marquiez. More than one-half of the overseas trade of the Transvaal is received by way of the last named port.

TRINIDAD.

An island in the West Indies just off the coast of Venezuela, from which its nearest point is distant only 7 miles. Area, 1,754 square miles. Population (census of 1901), 255,148. Capital and principal port, Port of Spain (population 4,500).

This is a British colony dating from 1797, with the executive in the hands of a Governor. Revenue (1908), £871,201; expenditure, £781,038. There are 89 miles of railway open; 1,147 miles of telegraph and telephone lines. One of the principal products is asphalt, coming from a large so-called lake in the island. Cacao, sugar, cocoanuts, etc., are grown, rum, molasses and bit-ters manufactured. Total imports (1908), £3,374,824; exports, £3,907,503. Statistics of the United States trade with Trinidad are officially included with those of the British West Indies, which see.

USEFUL INFORMATION.

Language, Money, Weights and Measures: As in Great Britain.

Average Mail and Freight Time: From New York, about 15 days.

Cable Rate: From New York, 98 cents per word.

Postal Regulations: Charges for mail matter of all sorts are those of the Universal Postal Union. International Money Orders are drawn payable in Trinidad, but the International Reply Coupons are not accepted by post offices in the island. Parcels may be sent by post if not weighing over 11 pounds, at 12 cents per pound or fraction of a pound.

Hints for Tourists: First class passenger fare from New York, \$85. The climate of Trinidad is warm, averaging from 86° to 88° the year round.

Commercial Travelers: No licenses are required, and duties chargeable on samples may be covered by a deposit of cash or by a bond subject to return or cancellation upon departure.

Consuls: There is an American consul at Port of Spain. The interests of the island in the United States are looked after by consular representatives of Great Britain.

SHIPPING REGULATIONS.

No consular documents are required, nor are there any restrictions affecting shipments to Trinidad. Ordinary rate of freight for general merchandise, New York to Port of Spain, nominally 11 cents per cubic foot or 21 cents per 100 pounds, plus 5 per cent. primage. Minimum bill of lading usually \$3. Parcel receipts are issued costing from \$1 upward.

SHIPPING ROUTES.

From New York: Royal Mail Steam Packet Company, 24 State Street; sailings fortnightly.

Trinidad Shipping & Trading Company, 29 Broadway; sailings about every 10 days.

Royal Dutch West India Mail, 10 Bridge Street; sailings fortnightly.

TRIPOLI.

A territory in northern Africa bordering on the Mediterranean Sea. Area (estimated), 398,900 square miles. Population supposed to be about 1,000,000, including from 5,000 to 6,000 Europeans, chiefly Maltese and Italians. The principal town is the capital, Tripoli, with about 30,000 inhabitants.

Tripoli has been a Turkish dominion since the sixteenth century and is governed by Turkish officials. There are no railways and communication is chiefly by caravan. Barley and wheat are grown, besides dates, olives, etc. Sponges, ostrich feathers, ivory, etc., are exported. Imports (1906), £429,800; exports, £370,100. About one-third of the total imports is received from Great Britain. Commerce of the United States with Tripoli in 1908 included: Imports from Tripoli, \$1,614; exports to Tripoli, \$3,010.

USEFUL INFORMATION.

Languages: Arabic is the language of the country, but French should be used for commercial correspondence.

Money, Weights and Measures: Similar to Turkey.

Postal Regulations: Postal charges are those customary in the Universal Postal Union. International Money Orders drawn through the agency of France are obtainable, but International Reply Coupons are not recognized by post offices in Tripoli, nor are there any arrangements for the dispatch of parcels post.

Consuls: There is an American consul stationed at Tripoli. Turkish consular officials in the United States have the interests of Tripoli in charge.

Shipping: Regulations affecting shipments to Tripoli are similar to those given under Turkey. Tripoli may best be reached by steamship lines transshipping at Italian ports.

TUNIS.

A territory known as a Regency, on the north coast of Africa, bordering on the Mediterranean Sea. Area, 64,600 square miles. Population, approximately 1,500,000, of which French number 34,610, and other Europeans about 90,000. The capital and principal town is the city of Tunis, with 177,500 inhabitants.

Tunis was formerly tributary to Turkey, but was invaded by the French in 1881, and a French protectorate established 1883. The nominal ruler is the Bey, but the control of affairs is virtually in the hands of the French Resident-General. Revenue (1907), 91,469,199 francs; expenditure, 55,383,046 francs. There are 704 miles of railway, with extensions under construction; 2,250 miles of telegraph, with 148 offices; 35 inter-urban telephone systems and 365 post offices.

PRODUCTION, INDUSTRY AND COMMERCE.

The country is chiefly agricultural in character, producing wheat, barley, oats, dates and various fruits. Mining industries include phosphates, copper and lead. Imports (1906), 89,349,400 francs; exports, 80,595,120 francs. Five-eighths of all the imports comes from France; about one-tenth from Great Britain. The largest imports in value include cotton goods, flour, machinery, hardware, wheat and grain. Statistics of United States commerce with Tunis are included under the heading of French Africa, which see.

USEFUL INFORMATION.

Language: French is used in foreign correspondence.

Money, Weights and Measures: As in France.

Cable Rate: From New York, 32 cents or 54 cents per word, according to route.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter sent to Tunis. International Money Orders are drawn through the agency of France, and International Reply Coupons are accepted by post offices in the Regency. There is no arrangement for the dispatch of parcel post.

Customs Tariff: The tariff of Tunis enumerates over 800 classes of goods, some of them subject to ad valorem duties, usually 8 per cent.; others subject to specific duties on the basis of weights. Many French goods are admitted free of duty.

Consuls: There is an American consular agent in Tunis. The interests of the Regency in the United States are looked after by French consular officials.

Shipping: No consular documents are required or restrictions imposed on shipments, but the same arrangements regarding surtax apply in the case of shipments to Tunis as are explained under France. Freight may therefore best be forwarded for transshipment at Marseilles. See lines listed as reaching that port.

TURKESTAN.

A large territory in central Asia, partly subject to Russia and partly to China. Chinese dependencies have an area of about 550,000 square miles, with about 1,200,000 inhabitants. The development of the country has hardly been begun, and its foreign commerce is not stated.

TURKEY.

An Empire lying partly in southeastern Europe and partly in western Asia, having also dependencies in Africa. Total area, excluding states only nominally subject, 1,157,860 square miles. Population, 24,813,700. Principal towns of Turkey in Europe, with populations: Constantinople (1,106,000), Salonica (150,000), Adrianople (81,000). Of Turkey in Asia: Damascus (250,000), Smyrna (201,000), Aleppo (200,000), Bagdad (145,000), Beyruth (118,800). Constantinople is the capital of the Empire.

The Turkish Empire in Asia has existed since the thirteenth century. Constantinople was taken 1453, and in the sixteenth century Turkish dominions in Europe were very extensive, reaching

almost as far as Budapest. Territories in Europe have since been constantly curtailed. In July, 1908, a Constitution was granted, which provides for an Elective Legislature. Reigning Sultan, Abdul Hamid II, born 1842, succeeded 1876. No reliable statistics of the finances are published.

Railways in European Turkey have a length of 1,239 miles; in Asiatic Turkey of 2,524. Several new lines are contemplated. There are about 26,655 miles of telegraph line, with 927 offices; post offices number 1,279, but separate and distinct offices in many of the principal towns are maintained by certain European nations who are most largely interested in a commercial way, notably Great Britain, France, Germany, Austria-Hungary and Russia.

PRODUCTION, INDUSTRY AND COMMERCE.

Agriculture is the principal occupation of the Turkish people, although conducted in the most primitive manner. Principal products are tobacco, wheat, rye, barley and other cereals, cotton, figs, etc. Silk culture is carried on in Asia Minor and Syria; wine is manufactured in Palestine, and lumbering is considerable along the Black Sea coast of Asia Minor. There are rich mineral deposits, which have thus far been worked in a very unsatisfactory manner; coal, chrome and manganese ores are the principal products up to the present. Manufactures can hardly be said to exist. There are a few flour mills and breweries. Carpets, of which large quantities are made, are woven on hand looms, and most other native products are the result of hand labor in small, if not insignificant establishments.

Statistics covering the foreign trade of Turkey are not accurately or systematically compiled. For the year 1906 imports were estimated at £T. 31,366,021; exports, £T. 19,672,370. Principal imports, in their order of importance, were said to be cottons, sugar, grain and flour, cloth and thread. The trade with the principal countries of the world has been thus tabulated (1906):

	Imports From.	Exports To.
Great Britain.....	£T. 10,991,801	£T. 6,330,081
Austria-Hungary	6,516,143	2,137,303
France	2,668,837	4,810,806
Italy	2,446,198	995,951
Russia	1,820,159	593,844
Germany	1,325,293	1,227,698

The trade of the United States with Turkey for the fiscal year 1908 is thus reported: Imports from Turkey in Europe, \$4,554,-509; exports to Turkey in Europe, \$1,418,024; imports from Tur-

key in Asia, \$6,205,061; exports to Turkey in Asia, \$555,376. The principal items appearing among the exports from the United States for the year in question included the following:

TO TURKEY IN EUROPE.

Meat and dairy products..	\$522,349	Cotton and manufactures of	\$71,796
Oils	211,502	Agricultural implements...	62,304
Iron and steel, and manu- factures of	145,226	Leather and manufactures of	53,613
India rubber and manufac- tures of.....	82,951		

TO TURKEY IN ASIA.

Manufactures of cotton....	\$93,203	Manufactures of iron and steel	\$61,160
Mineral oils, refined.....	77,815	Agricultural implements....	24,382

USEFUL INFORMATION.

Languages: Turkish is spoken in Turkey in Europe and in Asia Minor; Arabic in Syria and the southern parts of the Empire. Greek and Armenian are even more important tongues in commerce; French, however, is the language usually employed in foreign correspondence.

Money: The Turkish lira or pound (£T.) has a value of \$4.40, and is divided into 100 piasters.

Weights and Measures: The metric system is usually employed in foreign commerce. Purely Turkish denominations as commonly used include: the *oke*, equal to 2.198 pounds avoirdupois; the *cantar*, 124.08 pounds; the *endazze* (cloth), 25.25 inches; the *donum* (land measure), equal to 40 square paces; the *killesh*, almost exactly 1 bushel.

Mail Time: From New York to Constantinople, about 11 days.

Average Freight Time: From New York to Constantinople, about 28 days.

Cable Rates: From New York, from 37 cents to 60 cents per word, according to destination and route. Codes have heretofore been prohibited; it is understood that they are now allowed, at least for all principal cities.

Postal Regulations: All mail matter for Turkey should always be conspicuously addressed "Open mail via London." This insures local delivery through the British post offices that exist in all principal cities in Turkey, and avoids the risk of carelessness, which is the subject of frequent complaint against the Turkish postal officials. Mail matter takes the usual rates of the Universal Postal Union. International Money Orders

are usually drawn payable through the Austrian post offices. International Reply Coupons are not accepted by the strictly Turkish offices, but are treated by the foreign offices as they would be in their home countries. There is no arrangement for parcel post with Turkey.

Hints for Tourists: Constantinople is distant from New York 5,810 miles. First class fare from London by rail about \$60. There are through express trains from Paris to Constantinople in about three days. Additional fare from Paris by the Orient Express about \$18. Constantinople and Smyrna may also be reached from Marseilles, Naples or Trieste by frequent steamers. The Syrian coast may be visited from Constantinople or from Egypt, several steamers of various nationalities being available weekly. The climate of Turkey in Europe is similar to that of New York; in Syria and Palestine the climate is sub-tropical. Visitors should carry a passport bearing the visa of a Turkish consul.

Commercial Travelers: No licenses are required of travelers visiting Turkey. While nominally duties paid on samples are subject to refund when exported intact after having been duly sealed by the Customs House in the first place, it will be found in practice extremely difficult if not impossible to obtain such refund. In traveling about Turkey, all baggage is examined at each and every stopping place, and not only on entry but on departure also. Duties, however, must be paid but once.

Customs Tariff: Uniform ad valorem duties of 11 per cent. are charged by the Turkish Customs House. Agricultural implements, however, are admitted free of duty.

Consuls: American consuls-general at Constantinople, Smyrna and Beyrouth; consuls at Aleppo, Bagdad, Harput, Jerusalem, Mersina, Salonica, Sivas, Trebizond; consular agents at Alexandria, Bassorah, Damascus, Haifa, Tripoli of Syria, Dardanelles, Jaffa and Samsoun.

There are Turkish consular representatives in the United States at San Francisco, Cal.; Washington, D. C.; Chicago, Ill.; Boston, Mass., and New York, N. Y.

SHIPPING REGULATIONS.

No consular documents are absolutely necessary when shipping to Turkey. Officially it is announced that a certificate of origin legalized by the Turkish consul is desirable. Charge for legalizing invoices, \$1.80; for legalizing certificate of origin, 90 cents.

Firearms and ammunition, unless clearly for sporting purposes, may not be shipped. Ordinary rate of freight for general merchandise, New York to Smyrna or Constantinople, nominally 20s., plus 5 per cent. primage. Minimum bill of lading from \$7.50 to \$10.

SHIPPING ROUTES.

The only direct line of steamers plying at present from United States ports to Turkey is the Hellenic Transatlantic Line, 32 Broadway, New York, with sailings about once a month for Smyrna. Freight for all ports on Mediterranean and Black Sea coasts of Turkey may be forwarded by lines reaching Naples or Genoa, Trieste, Marseilles, Hamburg or Hull or London, transshipping from such ports on through bill of lading. Bassorah or Bagdad may be reached from Aden, Bombay or Liverpool.

TURKS ISLANDS.

A group of about thirty small islets in the West Indies, geographically a part of the Bahamas. They are British possessions, and politically are a dependency of the Government of Jamaica. Area, 165 square miles. Population, 5,287. Largest island Grand Caicos, 20 miles by 6 miles. Capital, Grand Turk, 7 miles by 2 miles, population 1,751. The most important industry is salt, large quantities of which are annually shipped to the United States. The islands are reached by the Clyde Steamship Company's West Indian Service, sailings fortnightly from New York. Trade with the United States is officially included with figures for the British West Indies, which see.

TUTUILA.

One of the Samoan Islands in the Pacific Ocean, about half way between Hawaii and New Zealand. Area, 54 square miles. Population, 3,800. Other neighboring islands, like Tutuila possessions of the United States, have a united area of 25 square miles, with a population of about 2,000. These islands are chiefly of importance because of the magnificent harbor at Pago Pago, used as a naval base and coaling station. Ceded to the United States in 1872. From 1889 to 1898 the Samoan Islands were regarded as neutral, but in 1900 they were divided between the United States and Germany. For possessions of the latter, see Samoa. The trade of Tutuila with the United States in 1908 included: Imports from the United States, \$14,971, of which breadstuffs, \$5,084, and manufactures of iron and steel, \$3,260.

UGANDA.

A British Protectorate in central Africa. Area, about 118,000 square miles; population approximately 3,240,000, including about 400 Europeans. The capital is Mengo, but the British headquarters are at Antebbe. This territory is nominally ruled by a King, who is at present about fourteen years of age, and is being educated by the British. The country was taken over by the British Government from the British East Africa Company in 1894. It includes a part of several large and important lakes, including Victoria Nyanza, on which mail and passenger steamers ply, connecting with the railway from Port Florence to Mombasa on the east coast. Uganda is said to be extremely rich both agriculturally and in mineral resources. Its chief products at present are ivory, skins and rubber. Imports amount to about £200,000 a year. The trade of the United States is not specifically reported by the Government. See also British East Africa.

UNITED KINGDOM OF GREAT BRITAIN AND IRELAND.

The United Kingdom includes what are popularly called the British Isles, consisting of England, Scotland, Wales and Ireland, with numerous adjacent islands. Area, 121,391 square miles. Population (census of 1901), 41,976,827. Principal towns, with populations:

ENGLAND.

London	6,581,372	Bristol	328,945
Liverpool	684,958	Bradford	279,767
Manchester	543,872	Nottingham	239,743
Birmingham	522,204	Newcastle-on-Tyne	215,328
Leeds	428,968	Leicester	211,579
Sheffield	409,070		

SCOTLAND.

Glasgow	761,709	Aberdeen	153,503
Edinburgh	316,837	Dundee	161,173

IRELAND.

Dublin	382,471	Cork	76,122
Belfast	349,180		

London is the capital, and as an important port ranks with Liverpool, Southampton and Glasgow. Manchester is the headquarters of the enormous British cotton manufacturing industry;

Birmingham and Sheffield, centers for iron and steel manufactures; Nottingham, for lace manufacture; Leicester and Northampton, for boot and shoe manufacture. Cardiff and Newcastle ship immense quantities of coal all over the world.

The history of the United Kingdom really dates from the accession of James VI of Scotland as James I of Great Britain in 1604, although the history of both Scotland and England dates back to the Christian Era. Reigning King, Edward VII, born 1841, succeeded 1901. Legislative power lies in the Parliament, consisting of the House of Lords (about 616 members) and the House of Commons (about 670 members). Revenue (estimated), 1909, £154,350,000; expenditure, £154,109,000.

Total length of railway lines open in England and Wales, 15,859 miles; in Scotland, 3,841; in Ireland, 3,363. There are 56,994 miles of telegraph line, with 12,993 telegraph offices; all towns and villages are interconnected by telephone systems; post offices in 1907 numbered 23,427.

PRODUCTION, INDUSTRY AND COMMERCE.

Agriculture: principal crops are oats, barley, wheat, beans, turnips and peas. Fisheries employ over 100,000 men, and have an annual production of more than £11,000,000. The principal mineral products of the United Kingdom are coal and iron ore, employing about 1,000,000 workmen. Manufacturing industries are of first importance. Textile factories give employment to over 1,000,000 persons, manufacturing cotton, woollens and linen. Other large and important industries are innumerable. Foreign trade in 1908 was divided as follows: Imports into the United Kingdom, £593,140,723; exports of British products from the United Kingdom, £377,219,579. The following table, prepared by officials of the United States, analyzes the figures above given:

Articles.	Total Imports. 1908.	Exports of British Products. 1908.
Food, drink and tobacco—		
Grain and flour.....	\$353,963,987	\$17,154,135
Meat, including meat animals.....	240,835,975	5,119,898
Other food and drink.....	568,610,330	77,709,308
Tobacco	25,223,186	6,803,489
Totals	\$1,188,633,478	\$106,786,830

Articles.	Imports, 1908.	Exports, 1908.
Raw materials—		
Coal, coke and manufactured fuel.....	\$22,819	\$202,523,889
Iron ore, scrap iron, and steel.....	24,221,314	2,013,221
Other metallic ores.....	43,350,587	377,508
Wood and timber.....	118,285,436	474,936
Cotton	271,720,833	.....
Wool	149,664,292	12,957,543
Other textile materials.....	66,742,689	1,194,379
Oil seeds, nuts, oils, etc.....	138,728,811	15,042,045
Hides and skins.....	45,858,509	6,933,791
Materials for paper making.....	22,435,906	2,647,015
Miscellaneous	109,246,776	10,775,115
Totals.....	\$990,277,972	\$254,939,442
Manufactures—		
Iron and steel and manufactures thereof	\$37,373,040	\$182,145,371
Other metals and manufactures thereof.	120,083,072	43,117,924
Cutlery, hardware, implements, and instruments	18,249,516	26,472,215
Electric goods and apparatus.....	6,150,073	9,451,258
Machinery	21,688,832	150,955,538
Ships, new.....	88,565	51,422,675
Manufactures of wood and timber.....	9,591,282	6,114,976
Textile fabrics and yarns—		
Cotton	46,113,274	462,650,680
Wool	46,231,847	138,158,090
All other.....	92,167,076	60,122,328
Apparel	16,097,098	32,953,182
Leather, and manufactures thereof....	52,268,546	18,651,751
Boots and shoes.....	4,346,061	10,139,088
Earthenware and glass.....	17,935,252	18,003,119
Paper	28,225,456	11,269,017
Miscellaneous	175,904,126	224,020,567
Total manufactures.....	\$696,513,116	\$1,445,647,779
Unclassified goods, including parcel post..	11,094,762	28,362,212
Grand totals.....	\$2,886,519,328	\$1,835,736,263

The following table gives the comparative importance in the foreign trade of the United Kingdom of the principal countries of the world, values being given in millions of pounds sterling for the year 1907:

	Imports From.	Exports To.
United States.....	133.6	58.0
France	52.8	33.5
Germany	38.7	56.7
Holland	36.8	19.0
Russia	31.4	19.0

	Imports From.	Exports To.
India	43.9	53.3
Australia	33.8	19.2
Belgium	28.2	19.3
Canada	28.0	27.1
Argentina	26.4	18.2

The official United States statistics of trade with the United Kingdom for the fiscal year of 1908 are divided: Imports from the United Kingdom, \$190,355,475; exports to the United Kingdom, \$580,663,522. The principal articles shipped to the United Kingdom during the year referred to included:

Cotton, unmanufactured	\$172,165,191	Tobacco, leaf, etc....	\$10,903,848
Wheat	42,723,324	Leather	16,970,129
Wheat flour.....	27,402,922	Leather, manufactures	
Cattle	27,354,651	of	2,163,316
Copper, ingots, bars, etc.	19,344,542	Steel billets, ingots, etc.	2,290,179
Mineral oil, refined...	17,084,872	Builders' hardware....	2,141,227
Corn	11,883,718	Machinery, various....	10,825,271
Beef, fresh	19,832,743	Naval stores	6,252,221
Bacon	20,643,223	Timber	5,805,466
Hams	22,080,500	Lumber	9,489,930
Lard	18,604,621	Manufactures of wood.	3,208,574

USEFUL INFORMATION.

Language: The English language is exclusively used.

Money: The unit is the pound sterling (£), value \$4.866½; the pound is divided into 20 shillings, and each shilling into 12 pence.

Weights and Measures: As in the United States, excepting that the British ton is of 2,240 pounds avoirdupois, and is divided into 20 hundredweight (cwt.) each of 112 pounds, and 4 quarters each of 28 pounds. The stone of 14 pounds is a denomination frequently used. The British gallon, called the Imperial gallon, is equal to 11.5 United States gallons; the Imperial bushel to 1.03 American bushels; divisions of the Imperial gallon and bushel (pints, quarts and pecks) have corresponding American values. The British quarter as a measure of capacity is equal to 8.25 American bushels.

Mail Time: New York to London, about 7 days.

Average Freight Time: From New York, from 7 to 15 days, according to port of destination and line.

Cable Rates: From New York, 25 cents per word.

Postal Regulations: Letters may now be sent from the United States to the United Kingdom at the usual domestic rates as

prevailing in the United States. Other classes of mail take the usual charges of the Universal Postal Union. International Money Orders are drawn on, and International Reply Coupons are accepted by post offices in the United Kingdom. Parcels may be sent by post if weighing not over 11 pounds, and measuring not more than $3\frac{1}{2}$ feet in length and 6 feet in greatest length and girth combined, at 12 cents for each pound or fraction of a pound.

Hints for Tourists: London is distant from New York, via Southampton, 3,760 miles. First class passenger fare from New York, from about \$90 upward, according to line, accommodation, etc. The climate of the British Islands is on the whole similar to that of the North Atlantic States of the Union, but somewhat milder in the southern portions.

Commercial Travelers: No license is required of commercial travelers in the United Kingdom, nor are there any formalities to be complied with. Samples are admitted free of duty, with the exception of those few articles that are subject to duty by the Customs Tariff, and in the case of the latter arrangements may be made for the refund of duties paid upon exportation and due identification of samples.

Customs Tariff: The United Kingdom is a free trade country, the only imports on which customs duties are levied being coffee, chicory, cocoa, tea, sugar, tobacco, spirits and wine (spirits including also perfumery).

Consuls: American consul-general at London; consuls at Belfast, Birmingham, Bradford, Bristol, Burslem, Cork, Dublin, Dundee, Dunfermline, Edinburgh, Glasgow, Huddersfield, Hull, Leeds, Liverpool, Manchester, Newcastle-on-Tyne, Nottingham, Plymouth, Sheffield, Southampton, Swansea; consular agents at scores of less important places.

The principal consular representatives of the United Kingdom in the United States are located as follows: San Francisco, Cal.; Savannah, Ga.; Chicago, Ill.; New Orleans, La.; Baltimore, Md.; Boston, Mass.; St. Louis, Mo.; New York, N. Y.; Philadelphia, Pa.; Galveston, Tex.

SHIPPING REGULATIONS.

No consular documents are required and no restrictions imposed on shipments to the United Kingdom. Ordinary rate of freight for general merchandise from New York, nominally from

15s. to 20s. per ton weight or measurement, ship's option, plus 5 per cent. primage, according to port of destination and line chosen. Minimum bill of lading usually £1 1s. Parcel receipts are issued at from \$1 upward.

SHIPPING ROUTES.

From New York: American Line, 17 Battery Place; sailings weekly to Southampton.

Anchor Line, 19 Broadway; sailings weekly for Glasgow.

Atlantic Transport Company, 17 Battery Place; sailings weekly for London.

Bristol City Line, 25 Whitehall Street; sailings weekly for Bristol and Swansea.

Cunard Line, 24 State Street; sailings semi-weekly for Liverpool.

Wilson Line, 24 State Street; sailings weekly for Hull; about every three weeks for Newcastle.

White Star Line, 17 Battery Place; sailings weekly for Liverpool and weekly for Southampton.

From Boston: Allan Line, 110 State Street; sailings fortnightly for Glasgow.

Cunard Line, 126 State Street; sailings about weekly for Liverpool.

Leyland Line, 84 State Street; sailings weekly for Liverpool, fortnightly for Manchester.

Warren Line, 110 State Street; sailings about every week for Liverpool.

White Star Line, 84 State Street; sailings fortnightly for Liverpool.

Wilson Line, Chamber of Commerce Building; sailings fortnightly for Hull.

Wilson's & Furness-Leyland Line, 84 State Street; sailings weekly for London.

From Portland, Me.: (Services only during the winter, December to April): Allan Line; sailings fortnightly for Glasgow.

Dominion Line; sailings weekly for Liverpool, fortnightly for Bristol.

From Philadelphia: Allan Line, 421 Chestnut Street; sailings fortnightly for Glasgow.

American Line, Bourse Building; sailings weekly for Liverpool.

Atlantic Transport Line, Bourse Building; sailings fortnightly for London.

Furness Line, 460 Bourse Building; frequent sailings for Bristol and Cardiff.

Philadelphia-Manchester Direct Line, 460 Bourse Building; sailings fortnightly for Manchester.

Philadelphia Transatlantic Line, 460 Bourse Building; sailings about every ten days for London.

From Baltimore, Md.: Atlantic Transport Line, 207 Chamber of Commerce Building; sailings fortnightly for London.

Blue Cross Line, Keyser Building; sailings about twice a month for Newcastle.

Donaldson Line, Keyser Building; sailings about twice a month for Glasgow.

Johnston Line, Keyser Building; sailings weekly for Liverpool.

Lord Line, 201 Chamber of Commerce Building; sailings fortnightly for Belfast, Dublin and Cardiff.

Red Star Line, 207 Chamber of Commerce Building; sailings fortnightly for London.

From Newport News, Va.: Donaldson Line; sailings about monthly for Glasgow.

Virginia Line; sailings fortnightly for London and Liverpool.

From Savannah, Ga.: Strachan Line; sailings about every week for various British ports.

From New Orleans: Harrison Line, 814 Gravier Street; sailings weekly for Liverpool.

Head Line, Cotton Exchange Building; sailings monthly or oftener for Belfast and Dublin.

Leyland Line, 205 Cotton Exchange Building; sailings weekly for Liverpool; about monthly for London, and about monthly for Manchester.

Maclay Prentice Line, Cotton Exchange Building; sailings about monthly for Glasgow.

From Galveston, Tex.: Booth Line; sailings twice a month for Liverpool.

Cuban S. S. Line; sailings monthly for London.

Glynn Line; sailings about every three weeks for Liverpool.

Gulf Transport Line; sailings about fortnightly for Liverpool.

Harrison Line; sailings fortnightly for Liverpool.
Head Line; sailings monthly for Belfast and Dublin.
Larrinaga Line; sailings weekly for Manchester.
Leyland Line; sailings fortnightly for Liverpool.
Maclay Prentice Line; sailings occasionally for Glasgow.
Texas European Line; sailings frequently for Liverpool.
Warren Line; sailings occasionally for Liverpool.

UPPER SENEGAL-NIGER.

This is a new arrangement of certain colonial possessions of France in West Africa, between French Guinea and the Ivory Coast. Area, about 394,000 square miles. Population, possibly 8,000,000. Principal town is Kayes, whence a railway runs 349 miles to Coulikoro, steamers thence in operation to Timbuctu. See French West Africa.

URUGUAY.

A Republic in South America at the mouth of the River Plate. Area, 72,210 square miles. Population (census of 1907), 1,039,078. Capital and chief town is Montevideo, population 308,710.

Uruguay was originally a Spanish dependency, afterward a province of Brazil, but became an independent republic in 1828. The President is elected for a term of four years. Revenue (1908), 20,302,000 pesos; expenditure, 20,257,462 pesos. Railways open to traffic for 1,217 miles, with extensions under construction. Telegraph line 4,916 miles, with 211 offices. Post offices number 780.

PRODUCTION, INDUSTRY AND COMMERCE.

The chief wealth of the country is in its live stock, consisting of over 7,000,000 head of cattle and 20,000,000 of sheep. Wool, beef, hides, etc., are largely exported. Agricultural industries include (principal crops) wheat, corn and linseed. There are a few gold mines being worked and other minerals are found. The latest complete statistics of foreign trade that are available are for the year 1906, and give: Imports, 34,454,915 pesos; exports, 33,402,024 pesos. The principal items among the imports included cotton goods, coal, iron (wrought and unwrought), woolens and machinery; 28 per cent. of the imports were received from Great Britain; 11 per cent. from France; 15 per cent. from Germany, and 9 per cent. from the United States. The official statement of the United States Government covering the trade with

Uruguay for the fiscal year of 1908 reports: Imports from Uruguay, \$1,364,796; exports to Uruguay, \$3,868,661. Principal articles shipped from the United States in 1908 included the following:

Illuminating oil.....	\$717,374	Agricultural implements...	\$126,966
Lumber, boards, deals and planks	661,695	Instruments, etc., for scientific purposes	82,950
Cars, carriages and other vehicles	271,041	Manufactures of cotton.....	97,084
Machinery and other manufactures of iron and steel	620,952	Rosin and turpentine.....	139,374
		Cottonseed oil	136,745

USEFUL INFORMATION.

Language: Spanish is the language of Uruguay.

Money: The monetary standard of Uruguay is gold. The peso of 100 centesimos has a value of \$1.034.

Weights and Measures: The metric system is that always employed in foreign commerce. Some old Spanish denominations are still locally in use.

Mail and Freight Time: From New York, about 25 days.

Cable Rate: From New York, \$1 or \$2.47 per word, according to route.

Postal Regulations: Charges for mail matter of all classes are those usual in the Universal Postal Union. International Money Orders are not drawn on Uruguay, nor do the post offices of that republic accept the International Reply Coupon. Parcels may be sent by post if weighing not more than 11 pounds, at 12 cents per pound or fraction of a pound.

Hints for Tourists: Montevideo is distant from New York 7,165 miles. It is usually visited by steamers from European, chiefly from English, ports, owing to the superior class of passenger accommodations thus secured. First class fare by direct steamer from New York, about \$190. Fare from New York, via England, from about \$230. Steamers from Buenos Aires to Montevideo every evening, about 10 to 12 hours. Climate is temperate but warm.

Commercial Travelers: A license costing \$100 per annum is required of commercial travelers in Uruguay, with no reduction for part of a year. Samples may be admitted free of duty providing a bond or deposit is furnished subject to return or cancellation when samples are taken away from the country.

Customs Tariff: There are more than 4,200 schedules in the rather complicated tariff of Uruguay, under which various ad valorem rates of duty are assessed, but as the value of the merchandise is fixed by law for customs purposes the duties virtually become specific.

Consuls: There is an American consul at Montevideo. The principal consular representatives of Uruguay in the United States are stationed at San Francisco, Cal.; Savannah, Ga.; Chicago, Ill.; Portland, Me.; Baltimore, Md.; New York, N. Y.; Philadelphia, Pa.

SHIPPING REGULATIONS.

No consular invoices are necessary for shipments to Uruguay, but each set of bills of lading must be certified by the consul, for which a charge of \$1 is made. One copy of the bills of lading must be indorsed in the Spanish language with a description of the goods, measurements, weights and values. Ordinary rate of freight for general merchandise from New York, nominally \$4.80 per ton. Minimum bill of lading usually \$5. Parcel receipts issued at from \$1 upward.

SHIPPING ROUTES.

From New York: America Rio Plata Line, 24 State Street; sailings monthly.

Barber & Co., Produce Exchange Building; sailings about three times a month.

Houston Line, 111 Produce Exchange Building; sailings twice a month.

Lamport & Holt Line, 301 Produce Exchange Building; sailings monthly.

Norton Line, Produce Exchange Building; sailings twice a month.

Prince Line, 361 Produce Exchange Building; sailings monthly.

VENEZUELA.

A Republic in northern South America, bordering on the Caribbean Sea. Area, approximately 364,000 square miles. Population (1906), 2,619,218. Principal cities: Caracas (72,429), Valencia (38,654), Maracaibo (34,284), Barquisimeto (31,476). Caracas is the capital, La Guayra the principal port.

Venezuela formed a part of the original Republic of Colombia, from which it separated in 1830, becoming an independent Re-

public. The President is nominally, according to the Constitution, elected for a term of six years, and cannot be elected for the following term; as a matter of fact, presidents of Venezuela have usually been dictators and held office until overthrown by a revolution. Revenue (1906), 49,253,067 bolivars; expenditure, 51,874,694 bolivars. Railways in Venezuela have a length of 540 miles; telegraph lines of 4,552 miles; post offices number 229.

PRODUCTION, INDUSTRY AND COMMERCE.

Agriculture engages one-fifth of the total population. Principal products are coffee, cocoa, sugar cane, rubber, etc. The raising of live stock is also an important industry and cattle and hides are exported. Mining is principally for gold; silver, copper and other metals are also found. Coal and iron ore are being worked. Asphalt is being taken out by American companies. There are no manufacturing industries of any importance.

Imports (1907), 53,858,199 bolivars; exports, 81,282,836 bolivars. Of the imports cotton goods constitute almost one-eighth of the total; wheat flour, lard, rice and butter are other principal items. The United States and the United Kingdom and its colonies each supply about one-third of all the imported goods; Germany about one-fifth. The official Government statistics of the United States trade with Venezuela for the fiscal year of 1908 divide thus: Imports from Venezuela, \$6,725,184; exports to Venezuela, \$2,555,863. Principal items among the United States exports for 1908 included the following:

Wheat flour	\$255,513	Meat and dairy products..	\$198,579
Other breadstuffs.....	277,733	Apparatus for scientific	
Manufactures of cotton...	319,937	purposes	144,727
Manufactures of iron and		Leather and manufactures	
steel	351,741	of	91,841

USEFUL INFORMATION.

Language: The Spanish language is exclusively used.

Money: The unit is the bolivar, equal to 1 franc (19.3 cents).

Weights and Measures: The metric system is legal, but old Spanish denominations are in general use. See under Spain.

Mail and Freight Time: From New York to La Guayra, about seven days.

Cable Rates: From New York, from \$1.50 to \$1.60 per word.

Postal Regulations: The usual rates of the Universal Postal Union apply to mail matter addressed to Venezuela. Inter-

national Money Orders are not drawn payable in Venezuela, nor do the post offices of the Republic accept the International Reply Coupons. Parcels may be sent by post if weighing not over 11 pounds, at 12 cents per pound or fraction of a pound.

Hints for Tourists: From La Guayra, the principal port of Venezuela, the railway takes one in two hours to Caracas; first class fare, \$2.50. First class fare, New York to La Guayra, about \$70. On the lowlands along the coast the climate is hot and damp (average temperature, 84°). In Caracas, 3,018 feet above the sea, the climate is similar to that of May in New York (average, 71° Fahr.). Visitors are advised to consult the Venezuelan Consulate in New York as to passports and as to indorsement of baggage manifest.

Commercial Travelers: No licenses are required for doing business in Venezuela. Dutiable samples may be admitted free, subject to exportation from the country, if a bond is supplied.

Customs Tariff: The Venezuelan tariff imposes duties ranging from one-twentieth of a bolivar up to 20 bolivars per kilogram. Agricultural implements, barbed wire, printing paper, some kinds of machinery, and a few other articles are admitted free of duty.

Consuls: American consulates are located at La Guayra, Maracaibo and Puerto Cabello; consular agents at Caracas, Barcelona, Carúpano and Ciudad Bolivar.

In the United States there are Venezuelan consulates at San Francisco, Cal.; Chicago, Ill.; New Orleans, La.; New York, N. Y., and Philadelphia, Pa.

SHIPPING REGULATIONS.

Consular invoices are required in quadruplicate and in the Spanish language. Blanks cost 25 cents per set. Certification for each invoice up to \$200 in value, \$1; from \$200 up to \$800 in value, \$6; over \$800 in value, one-half of 1 per cent. of invoice value, plus \$2. Shipments cannot be consigned "to order." Fire-arms and ammunition are only permitted to be shipped by special arrangement with the Government. Ordinary rate of freight for general merchandise, New York to La Guayra, 15 to 20 cents per cubic foot, or 30 to 40 cents per 100 pounds, plus 5 per cent. primage. Parcel receipts are issued at about \$1, usually limited to 2 cubic feet.

SHIPPING ROUTES.

From New York: Red "D" Line, 82 Wall Street; sailings about four times a month for La Guayra, Puerto Cabello and Maracaibo.

Royal Dutch West India Mail, 10 Bridge Street; sailings fortnightly for Puerto Cabello, La Guayra, Cumana and Carúpano.

Royal Mail Steam Packet Company, 24 State Street; sailings fortnightly for La Guayra.

Freight for Ciudad Bolivar and other places on the Orinoco may be forwarded on through bill of lading via lines plying to Trinidad.

VICTORIA.

A State in the continent of Australia. Area, 87,884 square miles. Population (1901), 1,201,341. Principal towns, with populations (1906): Melbourne (526,400), Ballarat (48,565), Bendigo (44,140). Melbourne is the capital and principal port.

Victoria was first settled in 1835, and for some time formed a portion of New South Wales. In 1851 it became a separate colony, and joined the Commonwealth of Australia on its formation in 1901. It is one of the largest gold producing States in Australia (£2,884,840 in 1908). Tin, copper, coal and other minerals are also mined. Principal agricultural products include wheat, oats and barley. Grapes and other fruits are also grown. The pastoral and dairy interests are very large, wool and butter forming, with gold, the largest items in the exports. Manufacturing industries are growing in importance, numbering about 2,000 establishments using steam or gas engines, employing upward of 85,000 hands.

Imports (1907), £28,198,257; exports, £28,735,004. One-third of the total imports was received from the United Kingdom, including, in the order of their importance, cottons, metals and iron, woollens, machinery and apparel. The official figures of the United States Government covering trade with Victoria are included with those for Australia, which see, as also for general information.

VIRGIN ISLANDS.

A group in the West Indies lying immediately east of Porto Rico. The principal islands in the group are Danish possessions. (See Danish West Indies.) Crab Island is Spanish; the remain-

der are British, subject to the Governor of the Leeward Islands. Principal settlement Roadtown, in Tortola Island, population 400. See also British West Indies.

WALES—See United Kingdom.

WEIHAIWEI.

A territory in northeastern China, area about 285 square miles; population estimated at 150,000. This territory was leased to Great Britain in 1898 as a sort of compensation for the Russian occupation of Port Arthur. It is used as a naval station and is a favorite resort in summer on account of its magnificent climate. It is a free port, but import trade is not large, being restricted chiefly to the requirements of the immediate neighborhood. Imports consist of kerosene, flour, cottons, timber, sugar, provisions, etc.

WESTERN AUSTRALIA.

A State occupying the westernmost part of the continent of Australia. Area (estimated), 975,920 square miles. Population (census of 1901), 184,124. Principal towns are: The capital, Perth, with 50,527 inhabitants; Freemantle, the principal port, with 18,945; Kalgoorlie (6,954), and Boulder (10,351) are important mining towns. The first British settlement in Western Australia was made in 1829, but it was not until 1890 that a Governor was appointed, and not until 1893 that the colony reached a population of 60,000 and obtained an elective legislature. In 1901 it joined the Commonwealth of Australia on its formation.

The prosperity of Western Australia depends almost exclusively on its gold mines. A large proportion of the area is a sandy desert. Timber, consisting mostly of jarrah and sandalwood, is exported, and some wine is made. The principal agricultural crop is wheat. Sheep are raised and wool exported. Imports (1906), £6,820,933; exports, £9,832,697. Of the latter almost £3,000,000 consists of raw gold. One-third of all the imports is received from Great Britain. The commerce of the United States with Western Australia is officially included by the Government under the general head of Australia, which see also for general information.

WEST INDIES, BRITISH.

British possessions in the West Indies include the following groups: Bahamas, Barbados, Jamaica with Turks Islands, Leeward Islands, Trinidad and Tobago, and the Windward Islands. Each of these will be found separately described.

The United States Government combines statistics of trade with all under the general heading as above, and for the fiscal year of 1908 reported as follows: Imports from British West Indies, \$12,129,350; exports to British West Indies, \$12,475,324. Among the principal items included in the exports from the United States for the year in question were the following:

Wheat flour	\$2,910,484	Boots and shoes.....	\$395,059
Other breadstuffs	1,275,758	Meat products	1,628,454
Coal	713,509	Manufactures of cotton..	654,315
Machinery, hardware and other manufactures of iron and steel.....	805,133	Lumber, boards, deals and planks	542,699
		Shooks	305,411

WEST INDIES, DANISH.

Danish possessions in the West Indies include the islands of St. Croix, St. Thomas and St. John, in the group known as the Virgin Islands, lying east of Porto Rico.

The United States Government combines all of its statistics of trade with these islands under the above heading, and the figures for the fiscal year of 1908 were: Imports from Danish West Indies, \$592,292; exports to Danish West Indies, \$727,193. The principal items appearing among the shipments from the United States for the year in question included:

Coal	\$208,871	Boots and shoes.....	\$34,870
Wheat flour	129,264	Meat and dairy products.	64,814
Iron and steel and manu- factures of	29,325		

These islands are reached from New York by steamers of the Quebec S. S. Company, sailing about every ten days. There are no consular documents required nor restrictions of any sort imposed on shipments. The islands are distant from New York about six days' sail. First class passenger fare about \$50. They also have steamship communication with ports in Porto Rico. The English language and ordinary United States weights and measures are usually employed in commercial correspondence. Cable rate from New York is about 96 cents per word. Postal

rates are those of the Universal Postal Union. International Money Orders are drawn payable through the agency of Great Britain, and International Reply Coupons are accepted in the islands. Parcels may be sent by post if not over 11 pounds in weight, at 12 cents per pound or fraction of a pound. Each island has a separate customs tariff. In St. Thomas the rate is 6 per cent. ad valorem; in St. Croix, the rate ranges from 5 per cent. to 12½ per cent. ad valorem, but values of merchandise are legally established; machinery and many other articles are admitted free of duty.

WEST INDIES, DUTCH.

Possessions of the Netherlands in the West Indies consist of Curaçao with neighboring islands, Bonaire, Aruba, St. Martin, St. Eustache and Saba. See Curaçao.

WEST INDIES, FRENCH.

French possessions in the West Indies include Guadeloupe and Martinique, with dependent smaller islands. Each will be found individually described.

Statistics of the commerce of the United States with these possessions are combined under the general heading as above, and for the fiscal year 1908 read: Imports from French West Indies, \$60,111; exports to French West Indies, \$1,455,701. Exports from the United States consisted chiefly of the following leading items:

Wheat flour	\$373,791	Cottonseed oil	\$173,157
Coal	143,792	Shooks	131,903
Meat and dairy products..	256,805		

Language, Money, Weights and Measures: As in France.

Postal Regulations: The usual charges of the Universal Postal Union apply. International Reply Coupons are accepted in the islands, but International Money Orders are not drawn, nor is there any arrangement for the dispatch of parcel post from the United States.

Commercial Travelers: As in France.

Customs Tariff: Foreign imports pay the duties of the French tariff, with certain specially enumerated exceptions.

Consuls: American consuls at Guadeloupe and Martinique. Information as to the islands can be had from French consuls in the United States.

Shipping: No consular documents are required, nor are there

any restrictions applying to shipments from the United States. The islands may be reached from New York by occasional sailings of the Quebec Steamship Company (29 Broadway) and the New York and Demerara S. S. Company (106 Wall Street), also by transshipment at Trinidad per all lines plying to that island.

WINDWARD ISLANDS.

This section of the West Indian islands consists of Grenada, St. Vincent, the Grenadines and St. Lucia, each of which will be found separately described. Trade of the United States with these islands is included under the general heading British West Indies, which see. They are under a British Governor, whose headquarters are at St. George's, Grenada.

Language, Money, Weights and Measures: As in Great Britain.

Postal Regulations: Rates of postage on all classes of mail matter are those of the Universal Postal Union. International Money Orders are available and International Reply Coupons are accepted by post offices in the islands. Parcels may be sent by post if weighing not over 11 pounds, at the rate of 12 cents per pound or fraction thereof.

Hints for Tourists: The islands are distant from New York 8 to 9 days' sail; first class passenger fare from \$50 to \$65.

Commercial Travelers: No licenses are required for doing business with any of the islands, and duty, if any, payable on samples may usually be secured by a bond, to be cancelled when samples are exported.

Customs Tariffs: The different islands have separate tariffs, usually imposing specific duties, but there are many exceptions, and a good many articles (except provisions) shipped from the United States are on the free list.

Shipping: No consular documents are necessary, and no restrictions affect shipments to these islands. They may best be reached from New York by the Quebec S. S. Line. The Royal Mail Steam Packet Company transships at Trinidad to branch steamers reaching the islands.

ZANZIBAR.

A territory off the east coast of Africa, consisting of the island of Zanzibar, area 640 square miles, population 170,000, and Pemba, 380 square miles, population (1907), 75,000. Of the total

population, Europeans number about 220, principally English and Germans.

Zanzibar is nominally ruled by a Sultan, whose dominions formerly covered a large portion of the mainland, reaching even as far north as the Gulf of Aden. Since 1890 they have been restricted as shown, and the territory now ranks as a British Protectorate under an official called Agent and Consul-General. The town of Zanzibar possesses a splendid harbor, but there are no railways.

The principal product is cloves, and from this source about four-fifths of the world's supply is received. Other productions are those common to East Africa in general. Imports (1907), £1,232,957; exports, £1,070,067. The principal imports consist of cotton piece goods and rice. A little less than one-half of all is received from British India; about £193,000 from the United Kingdom, £128,000 from German East Africa; £62,000 from Germany and £47,000 from the United States. The United States Government statistics, however, do not differentiate trade with Zanzibar, including it with that of British East Africa.

Money: Indian rupees are in common use, but most accounts are kept in the dollar, having a nominal value of 84.9 cents.

Customs Tariff: Uniform duties of 5 per cent. ad valorem are imposed by the tariff of Zanzibar.

See British East Africa.

ZULULAND—See Natal.

CONVERSION TABLES

I—METRIC AND AVOIRDUPOIS WEIGHTS.

METRIC INTO AVOIRDUPOIS.

1 gramme.....	.035 oz.	32 kilos.....	70 lbs. 9 oz.
2 grammes.....	.070 "	33 "	72 " 12 "
3 " .....	.105 "	34 "	74 " 15 "
4 " .....	.141 "	35 "	77 " 3 "
5 " .....	.176 "	36 "	79 " 6 "
6 " .....	.211 "	37 "	81 " 9 "
7 " .....	.247 "	38 "	83 " 12 "
8 " .....	.282 "	39 "	85 " 15 "
9 " .....	.317 "	40 "	88 " 3 "
10 " .....	.353 "	41 "	90 " 6 "
50 "	1.763 "	42 "	92 " 9 "
100 "	3.527 "	43 "	94 " 13 "
250 " (¼ kilo.) ...	8.817 "	44 "	97 " 0 "
500 " 1 lb.	1.635 "	45 "	99 " 3 "
750 " 1 "	10.451 "	46 "	101 " 7 "
1 kilo.....	2 lbs. 3¼ "	47 "	103 " 10 "
2 kilos.....	4 " 6½ "	48 "	105 " 13 "
3 "	6 " 9 4-5 "	49 "	108 " 0 "
4 "	8 " 13 "	50 "	110.23 lbs.
5 "	11 " 0¼ "	51 "	112.43 "
6 "	13 " 3½ "	52 "	114.64 "
7 "	15 " 6½ "	53 "	116.84 "
8 "	17 " 10½ "	54 "	119.05 "
9 "	19 " 13½ "	55 "	121.25 "
10 "	22 " 0¾ "	56 "	123.46 "
11 "	24 " 4 "	57 "	125.66 "
12 "	26 " 7 "	58 "	127.87 "
13 "	28 " 11 "	59 "	130.07 "
14 "	30 " 14 "	60 "	132.28 "
15 "	33 " 1 "	61 "	134.48 "
16 "	35 " 4 "	62 "	136.68 "
17 "	37 " 8 "	63 "	138.89 "
18 "	39 " 11 "	64 "	141.09 "
19 "	41 " 14 "	65 "	143.30 "
20 "	44 " 1 "	66 "	145.50 "
21 "	46 " 5 "	67 "	147.71 "
22 "	48 " 8 "	68 "	149.91 "
23 "	50 " 11 "	69 "	152.12 "
24 "	52 " 15 "	70 "	154.32 "
25 "	55 " 2 "	71 "	156.53 "
26 "	57 " 5 "	72 "	158.73 "
27 "	59 " 8 "	73 "	160.04 "
28 "	61 " 12 "	74 "	163.14 "
29 "	63 " 15 "	75 "	165.34 "
30 "	66 " 2 "	76 "	167.55 "
31 "	68 " 5 "	77 "	169.75 "

METRIC INTO AVOIRDUPOIS—(Continued).

78 kilos.....	171.96 lbs.	96 kilos.....	211.64 lbs.
79 “	174.16 “	97 “	213.85 “
80 “	176.37 “	98 “	216.05 “
81 “	178.57 “	99 “	218.26 “
82 “	180.78 “	100 “	220.46 “
83 “	182.98 “	200 “	440.92 “
84 “	185.19 “	300 “	661.38 “
85 “	187.39 “	400 “	881.84 “
86 “	189.60 “	500 “	1102.30 “
87 “	191.80 “	600 “	1322.76 “
88 “	194.00 “	700 “	1543.22 “
89 “	196.21 “	800 “	1763.68 “
90 “	198.41 “	900 “	1984.14 “
91 “	200.62 “	1000 “	2204.60 “
92 “	202.82 “	2000 “	4409.20 “
93 “	205.03 “	3000 “	6613.80 “
94 “	207.23 “	4000 “	8818.40 “
95 “	209.44 “	5000 “	11023.00 “

AVOIRDUPOIS INTO METRIC.

1 oz.....	28 grammes.	12 lbs.....	5 kilos.	443 grammes.
2 “	57 “	13 “	5 “	897 “
3 “	85 “	14 “	6 “	350 “
4 “ (¼ lb.).....	113 “	15 “	6 “	804 “
5 “	142 “	16 “	7 “	258 “
6 “	170 “	17 “	7 “	711 “
7 “	198 “	18 “	8 “	165 “
8 “	227 “	19 “	8 “	618 “
9 “	255 “	20 “	9 “	72 “
10 “	284 “	21 “	9 “	526 “
11 “	312 “	22 “	9 “	979 “
12 “	340 “	23 “	10 “	433 “
13 “	369 “	24 “	10 “	886 “
14 “	397 “	25 “	11 “	340 “
15 “	425 “	26 “	11 “	794 “
1 lb.....	454 “	27 “	12 “	247 “
2 lbs.....	907 “	28 “	12 “	701 “
3 “ 1 kilo.	361 “	29 “	13 “	154 “
4 “ 1 “	814 “	30 “	13 “	608 “
5 “ 2 kilos.	268 “	31 “	14 “	62 “
6 “ 2 “	722 “	32 “	14 “	515 “
7 “ 3 “	175 “	33 “	14 “	969 “
8 “ 3 “	629 “	34 “	15 “	422 “
9 “ 4 “	82 “	35 “	15 “	876 “
10 “ 4 “	536 “	36 “	16 “	329 “
11 “ 4 “	990 “	37 “	16 “	783 “

AVOIRDUPOIS INTO METRIC—(Continued).

38 lbs.....17 kilos. 237 grammes.	76 lbs..... 34 kilos. 473 grms.
39 "17 " 690 "	77 " 34 " 927 "
40 "18 " 144 "	78 " 35 " 381 "
41 "18 " 597 "	79 " 35 " 834 "
42 "19 " 51 "	80 " 36 " 288 "
43 "19 " 505 "	81 " 36 " 741 "
44 "19 " 958 "	82 " 37 " 195 "
45 "20 " 412 "	83 " 37 " 649 "
46 "20 " 865 "	84 " 38 " 102 "
47 "21 " 319 "	85 " 38 " 556 "
48 "21 " 773 "	86 " 39 " 9 "
49 "22 " 226 "	87 " 39 " 463 "
50 "22 " 680 "	88 " 39 " 917 "
51 "23 " 133 "	89 " 40 " 370 "
52 "23 " 587 "	90 " 40 " 824 "
53 "24 " 40 "	91 " 41 " 277 "
54 "24 " 494 "	92 " 41 " 731 "
55 "24 " 948 "	93 " 42 " 185 "
56 "25 " 401 "	94 " 42 " 638 "
57 "25 " 855 "	95 " 43 " 92 "
58 "26 " 307 "	96 " 43 " 545 "
59 "26 " 762 "	97 " 43 " 999 "
60 "27 " 216 "	98 " 44 " 453 "
61 "27 " 669 "	99 " 41 " 906 "
62 "28 " 123 "	100 " 45 " 360 "
63 "28 " 577 "	112 (1 cwt.)... 50 " 804 "
64 "29 " 30 "	200 lbs..... 90 " 719 "
65 "29 " 484 "	300 " 136 " 79 "
66 "29 " 937 "	400 " 181 " 439 "
67 "30 " 391 "	500 " 226 " 798 "
68 "30 " 844 "	600 " 272 " 158 "
69 "31 " 298 "	700 " 317 " 518 "
70 "31 " 752 "	800 " 362 " 878 "
71 "32 " 205 "	900 " 408 " 237 "
72 "32 " 650 "	1000 " 453 " 597 "
73 "33 " 113 "	2000 (1 short ton) 907 " 194 "
74 "33 " 566 "	2240 (1 Eng. " 1016 " 58 "
75 "34 " 20 "	5000 lbs.....2267 " 985 "

II—METRIC AND ENGLISH LINEAL MEASURE.

METRIC INTO ENGLISH.

1 millimetre.....	0.039370 inch, or	1-32 plus	1-64 inch.
2 millimetres.....	0.078740 "	1-16 "	1-64 "
3 ".....	0.118110 "	1-8 "	— "
4 ".....	0.157480 "	1-8 "	1-32 "
5 ".....	0.196850 "	3-16 "	1-64 "
6 ".....	0.236220 "	3-16 "	3-64 "
7 ".....	0.275590 "	1-4 "	1-32 "
8 ".....	0.314960 "	5-16 "	— "
9 ".....	0.354330 "	5-16 "	3-64 "
1 centimetre.....	0.393704 "	3-8 "	1-64 "
2 centimetres.....	0.787409 "	3-4 "	1-32 "
3 ".....	1.181113 "	1 3-16 "	— "
4 ".....	1.574817 "	1 9-16 "	1-64 "
5 ".....	1.968522 "	1 15-16 "	1-32 "
6 ".....	2.362226 "	2 5-16 "	3-64 "
7 ".....	2.755930 "	2 3-4 "	— "
8 ".....	3.149635 "	3 1-8 "	1-32 "
9 ".....	3.543339 "	3 1-2 "	3-64 "
10 ".....	3.937043 "	3 15-16 "	— "
20 ".....	7.874086 "	7 7-8 "	— "
25 ".....	9.842609 "	9 13-16 "	1-32 "
30 ".....	11.811130 "	11 13-16 "	— "
40 ".....	15.748173 "	15 3-4 "	— "
50 ".....	19.685216 "	19 11-16 "	— "
60 ".....	23.622259 "	23 5-8 "	— "
70 ".....	27.559302 "	27 9-16 "	— "
75 ".....	29.527824 "	29 1-2 "	1-32 "
80 ".....	31.496346 "	31 1-2 "	— "
90 ".....	35.433389 "	35 7-16 "	— "
1 metre.....	39.370432 "	39 3-8 "	— "
2 metres.....	78.740864 inch, or	6 feet 6 3-4 "	
3 ".....	118.111296 "	9 " 10 1-8 "	
4 ".....	157.481728 "	13 " 1 1-2 "	
5 ".....	196.852160 "	16 " 4 7-8 "	
6 ".....	236.222592 "	19 " 8 1-4 "	
7 ".....	275.593024 "	22 " 11 5-8 "	
8 ".....	314.963456 "	26 " 2 15-16 "	
9 ".....	354.333888 "	29 " 6 5-16 "	
10 ".....	393.704320 "	32 " 9 11-16 "	
20 ".....	787.408639 "	65 " 7 3-8 "	
30 ".....	1181.112959 "	98 " 5 1-8 "	
40 ".....	1574.817278 "	131 " 2 13-16 "	
50 ".....	1968.521598 "	164 " 0 1-2 "	
60 ".....	2362.225918 "	196 " 10 3-16 "	
70 ".....	2755.930237 "	229 " 7 15-16 "	
80 ".....	3149.634557 "	262 " 5 5-8 "	
90 ".....	3543.338876 "	295 " 3 15-16 "	

METRIC INTO ENGLISH—(Continued).

100	metres.....	3937.043196 inch, or 328 feet	1	1-32	inch.		
200	“	656	“	2	1-16	“	
250	“	820	“	3	5-8	“	
300	“	984	“	3	1-8	“	
400	“	1312	“	4	3-16	“	
500	“	1640	“	5	1-4	“	
600	“	1968	“	6	1-4	“	
700	“	2296	“	7	5-16	“	
750	“	2460	“	7	7-8	“	
800	“	2624	“	8	3-8	“	
900	“	2952	“	9	3-8	“	
1	kilometre.....	3280	“	10	1-2	“	
2	kilometres (about 1 1-4 miles).....	6561	“	9		“	
5	“	3 miles	564	“	2	1-2	“
10	“	6	“	1128	“	5	“
100	“	62	“	725	“	10	“
1000	“			621	3-8	miles.	

ENGLISH INTO METRIC.

1-32	inch.....	0.79274	millimetres.
1-16	“	1.58748	“
3-32	“	2.38123	“
1-8	“	3.17497	“
5-32	“	3.96871	“
3-16	“	4.76245	“
7-32	“	5.55620	“
1-4	“	6.34994	“
9-32	“	7.14368	“
5-16	“	7.93743	“
1-32	“	8.73117	“
3-8	“	9.52401	“
13-32	“	10.31865	“
7-16	“	11.11240	“
15-32	“	11.90614	“
1-2	“	12.69988	“
17-32	“	13.49362	“
9-16	“	14.28737	“
19-32	“	15.08111	“
5-8	“	15.87485	“
21-32	“	16.66859	“
11-16	“	17.46234	“
23-32	“	18.25608	“
3-4	“	19.04982	“
25-32	“	19.84356	“
13-16	“	20.63731	“
27-32	“	21.43105	“
7-8	“	22.22479	“
29-32	“	23.01853	“
15-16	“	23.81228	“

ENGLISH INTO METRIC—(Continued).

31-32 inch.....	24.60602	millimetres.
1 "	25.39977	"
2 inches.....	50.79954	"
3 "	76.19932	"
4 "	101.59909	"
5 "	126.99886	"
6 "	152.39863	"
7 "	177.79840	"
8 "	203.19818	"
9 " (1-4 yard).....	228.59795	"
10 "	253.99772	"
11 "	279.39749	"
1 foot.....	304.79726	"
2 feet.....	609.59453	"
3 " (1 yard).....	914.39179	"
4 "	1 metre 219	"
5 "	1 " 524	"
6 " (2 yards).....	1 " 829	"
7 "	2 " 133	"
8 "	2 " 438	"
9 " (3 yards).....	2 " 743	"
10 "	3 " 48	"
20 "	6 " 96	"
30 "	9 " 144	"
40 "	12 " 192	"
50 "	15 " 240	"
60 "	18 " 288	"
70 "	21 " 328	"
80 "	24 " 383	"
90 "	27 " 432	"
100 "	30 " 479	"
660 " (1-8 mile).....	201 " 166	"
1320 " (1-4 mile).....	402 " 332	"
5280 " (1 mile).....	1609 " 327	"

III—METRIC AND ENGLISH MEASURES OF CAPACITY—(Continued).

METRIC INTO ENGLISH.				ENGLISH INTO METRIC.			
0.9 litre.....	1.9017 pints.....	1.64 pints.....	.....	1 Imp. gal. (1.15 gls.).	4.54346 litres		
1.0 ".....	1.0567 quarts.....	1.82 ".....	.....nearly 1¾ pints.....	2 gallons.....	7.57087 "		
2 ".....	2.1134 ".....	1.82 quarts.....	.....nearly 3½ "	3 ".....	11.35630 "		
3 ".....	3.1700 ".....	2.72 ".....	.....nearly 5¼ "	4 ".....	15.14174 "		
4 ".....	1.05668 gallons.....	3.64 ".....	.....nearly 7 "	5 ".....	18.92717 "		
5 ".....	1.32085 "	4.54 ".....	.....1 Imp. Gal. ¾ pints...	6 ".....	22.71261 "		
6 ".....	1.58502 "	5.45 ".....	.....1 " 2½ "	7 ".....	26.49804 "		
7 ".....	1.84919 "	6.36 ".....	.....1 " 4¼ "	8 ".....	30.28848 "		
8 ".....	2.11336 "	7.27 ".....	.....1 " 6 "	9 ".....	34.06891 "		
9 ".....	2.37753 "	1.022 pecks.....	.....2 " " "	10 ".....	37.85484 "		
10 ".....	2.64170 "	1.135 ".....	.....2 " 1½ "	20 ".....	75.70868 "		
20 ".....	5.28340 "	2.270 ".....	.....4 " 3¼ "	30 ".....	113.56302 "		
30 ".....	7.92510 "	3.405 ".....	.....6 " 4¾ "	31½ ".....	119.24118 "		
40 ".....	10.56880 "	1.1351 bushels.....	.....8 " 6½ "	40 ".....	151.41736 "		
50 ".....	13.20850 "	1.4189 ".....	.....11 " " "	50 ".....	189.27170 "		
60 ".....	15.85020 "	1.7027 ".....	.....13 " 1¾ "	60 ".....	227.12604 "		
70 ".....	18.49190 "	1.9865 ".....	.....15 " 3¾ "	63 ".....	238.48234 "		
80 ".....	21.13360 "	2.2702 ".....	.....17 " 4¾ "	70 ".....	264.98038 "		
90 ".....	23.77530 "	2.5540 ".....	.....19 " 6½ "	80 ".....	368.48472 "		
100 " (1 hectolitre)	26.417 "	2.8377 ".....	.....22 " " "	90 ".....	340.68906 "		
200 ".....	52.834 "	7.0629 cubic feet...	.....44 " " "	100 ".....	378.64340 "		
300 ".....	79.251 "	10.5944 ".....	.....60 " " "	Dry Measure.			
400 ".....	105.668 "	14.1258 ".....	.....88 " 1¼ "	1 pint.....	0.550 litres.		
500 " (½ cu. metre)	132.085 "	17.6573 ".....	.....110 " ½ "	1 quart (2 pints).....	1.101 "		
600 ".....	158.502 "	21.1887 ".....	.....129 " 1½ "	2 quarts.....	2.202 "		
700 ".....	184.919 "	24.7202 ".....	.....154 " 1¾ "	3 ".....	3.303 "		
800 ".....	211.336 "	1.040 cubic yards...	.....176 " ¾ "	4 ".....	4.404 "		
900 ".....	237.753 "	1.177 ".....	.....198 " ¾ "	5 ".....	5.505 "		
1000 " (kilolitre) (1 cubic metre).....	264.170 "	1.308 ".....	.....230 " ¾ "	6 ".....	6.606 "		
2 cubic metres.....	.....	70.629 cubic feet.....	.....	7 ".....	7.708 "		
3 ".....	.....	105.943 ".....	.....	8 ".....	8.809 "		
NOTE.—Dry commodities, grain, etc., usually sold by measure in the U. S. A. and England, are generally sold by weight in countries where the metric system is used.				2 pecks.....	17.618 "		
				3 ".....	26.428 "		
				4 " (1 bushel).....	35.239 "		

IV—BRITISH AND AMERICAN MONEYS

AT VARIOUS RATES OF EXCHANGE, DISREGARDING FRACTIONS.

STERLING INTO DOLLARS.

£ s. d.	@4.82 Dollars.	@4.84 Dollars.	@4.86 Dollars.	@4.88 Dollars.	@4.90 Dollars.
½	0.01	0.01	0.01	0.01	0.01
1	.02	.02	.02	.02	.02
2	.04	.04	.04	.04	.04
3	.06	.06	.06	.06	.06
4	.08	.08	.08	.08	.08
5	.10	.10	.10	.10	.10
6	.12	.12	.12	.12	.12
7	.14	.14	.14	.14	.14
8	.16	.16	.16	.16	.16
9	.18	.18	.18	.18	.18
10	.20	.20	.20	.20	.20
11	.22	.22	.22	.22	.23
1	.24	.24	.24	.24	.25
2	.48	.48	.49	.49	.49
3	.72	.73	.73	.73	.74
4	.96	.97	.97	.98	.98
5	1.21	1.21	1.22	1.22	1.23
6	1.45	1.45	1.46	1.46	1.47
7	1.69	1.69	1.70	1.71	1.72
8	1.93	1.94	1.94	1.95	1.96
9	2.17	2.18	2.19	2.20	2.21
10	2.41	2.42	2.43	2.44	2.45
11	2.65	2.66	2.67	2.68	2.70
12	2.89	2.90	2.92	2.93	2.94
13	3.13	3.15	3.16	3.17	3.19
14	3.37	3.39	3.40	3.42	3.43
15	3.62	3.63	3.65	3.66	3.68
16	3.86	3.87	3.89	3.90	3.92
17	4.10	4.11	4.13	4.15	4.17
18	4.34	4.36	4.37	4.39	4.41
19	4.58	4.60	4.62	4.64	4.66
1	4.82	4.84	4.86	4.88	4.90
2	9.64	9.68	9.72	9.76	9.80
3	14.46	14.52	14.58	14.64	14.70
4	19.28	19.36	19.44	19.52	19.60
5	24.10	24.20	24.30	24.40	24.50
6	28.92	29.04	29.16	29.28	29.40
7	33.74	33.88	34.02	34.16	34.30
8	38.56	38.72	38.88	39.04	39.20
9	43.38	43.56	43.74	43.92	44.10
10	48.20	48.40	48.60	48.80	49.00
20	96.40	96.80	97.20	97.60	98.00
30	144.60	145.20	145.80	146.40	147.00
40	192.80	193.60	194.40	195.20	196.00

STERLING INTO DOLLARS—(Continued).

	@4.82	@4.84	@4.86	@4.88	@4.90
£ s. d.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.
50	241.00	242.00	243.00	244.00	245.00
60	289.20	290.40	291.60	292.80	294.00
70	337.40	338.80	340.20	341.60	343.00
80	385.60	387.20	388.80	390.40	392.00
90	433.80	435.60	437.40	439.20	441.00
100	482.00	484.00	486.00	488.00	490.00
200	964.00	968.00	972.00	976.00	980.00
300	1,446.00	1,452.00	1,458.00	1,464.00	1,470.00
400	1,928.00	1,936.00	1,944.00	1,952.00	1,960.00
500	2,410.00	2,420.00	2,430.00	2,440.00	2,450.00
600	2,892.00	2,904.00	2,916.00	2,928.00	2,940.00
700	3,374.00	3,388.00	3,402.00	3,416.00	3,430.00
800	3,856.00	3,872.00	3,888.00	3,904.00	3,920.00
900	4,338.00	4,356.00	4,374.00	4,392.00	4,410.00
1,000	4,820.00	4,840.00	4,860.00	4,880.00	4,900.00
2,000	9,640.00	9,680.00	9,720.00	9,760.00	9,800.00

DOLLARS INTO STERLING.

	@4.80	@4.82	@4.84	@4.86	@4.88
Dollars.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
0.01	½	½	½	½	½
.02	1	1	1	1	1
.03	1½	1½	1½	1½	1½
.04	2	2	2	2	2
.05	2½	2½	2½	2½	2½
.06	3	3	3	3	3
.07	3½	3½	3½	3½	3½
.08	4	4	4	4	4
.09	4½	4½	4½	4½	4½
.10	5	5	5	5	5
.20	10	10	10	10	10
.25	1 1	1 1	1 1	1 0	1 0
.30	1 3	1 3	1 3	1 3	1 3
.40	1 8	1 8	1 8	1 8	1 8
.50	2 1	2 1	2 1	2 1	2 1
.60	2 6	2 6	2 6	2 6	2 6
.70	2 11	2 11	2 11	2 11	2 11
.75	3 1	3 1	3 1	3 1	3 1
.80	3 4	3 4	3 4	3 4	3 3
.90	3 9	3 9	3 9	3 9	3 8
1.00	4 2	4 2	4 2	4 1½	4 1
2.00	8 4	8 4	8 3	8 3	8 2
3.00	12 6	12 5	12 5	12 4	12 4
4.00	16 8	16 7	16 6	16 6	16 5
5.00	1 0 10	1 0 9	1 0 8	1 0 7	1 0 6
6.00	1 5 0	1 4 11	1 4 10	1 4 8	1 4 7

DOLLARS INTO STERLING—(Continued).

Dollars.	@4.80	@4.82	@4.84	@4.86	@4.88
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
7.00	1 9 2	1 9 1	1 8 11	1 8 10	1 8 8
8.00	1 13 4	1 13 2	1 13 1	1 12 11	1 12 10
9.00	1 17 6	1 17 4	1 17 2	1 17 1	1 16 11
10.00	2 1 8	2 1 6	2 1 4	2 1 2	2 1 0
20.00	4 3 4	4 3 0	4 2 8	4 2 4	4 2 0
25.00	5 4 2	5 3 9	5 3 4	5 2 11	5 2 6
30.00	6 5 0	6 4 6	6 4 0	6 3 6	6 3 0
40.00	8 6 8	8 6 0	8 5 4	8 4 7	8 3 11
50.00	10 8 4	10 7 6	10 6 7	10 5 9	10 4 11
60.00	12 10 0	12 9 0	12 7 11	12 6 11	12 5 11
70.00	14 11 8	14 10 6	14 9 3	14 8 1	14 6 11
75.00	15 12 6	15 11 3	15 9 11	15 8 8	15 7 5
80.00	16 13 4	16 12 0	16 10 7	16 9 3	16 7 11
90.00	18 15 0	18 13 5	18 11 11	18 10 5	18 8 10
100.00	20 16 8	20 14 11	20 13 3	20 11 6	20 9 10
200.00	41 13 4	41 9 11	41 6 5	41 3 1	40 19 8
250.00	52 1 8	51 17 5	51 13 0	51 8 10	51 4 7
300.00	62 10 0	62 4 10	61 19 8	61 14 7	61 9 6
400.00	83 6 8	82 19 9	82 12 11	82 6 1	81 19 4
500.00	104 3 4	103 14 8	103 6 2	102 17 7	102 9 2
600.00	125 0 0	124 9 8	123 19 4	123 9 2	122 19 0
700.00	145 16 8	145 4 7	144 12 7	144 0 8	143 8 10
750.00	156 5 0	155 12 1	154 19 2	154 6 5	153 13 9
800.00	166 13 4	165 19 6	165 5 10	164 12 2	163 18 8
900.00	187 10 0	186 14 5	185 19 0	185 3 9	184 8 6
1,000.00	208 6 8	207 9 5	206 12 3	205 15 3	204 18 4
2,000.00	416 13 4	414 18 9	413 4 6	411 10 6	409 16 9
3,000.00	625 0 0	622 8 2	619 16 8	617 5 8	614 15 1
4,000.00	833 6 8	829 17 6	826 8 11	823 0 11	819 13 5
5,000.00	1,041 13 4	1,037 6 11	1,033 1 2	1,028 16 2	1,024 11 10
6,000.00	1,250 0 0	1,244 16 3	1,239 13 5	1,234 11 4	1,229 10 2
7,000.00	1,458 6 8	1,452 5 8	1,446 5 8	1,440 6 7	1,434 8 6
8,000.00	1,666 13 4	1,659 15 0	1,652 17 10	1,646 1 10	1,639 6 11
9,000.00	1,875 0 0	1,867 4 5	1,859 10 1	1,851 17 1	1,844 5 3
10,000.00	2,083 6 8	2,074 13 9	2,066 2 4	2,057 12 3	2,049 3 7

V—FRENCH AND AMERICAN MONEYS

AT VARIOUS RATES OF EXCHANGE.

DOLLARS INTO FRANCS.					
Dollars.	@5.15 Francs.	@5.17½ Francs.	@5.20 Francs.	@5.22½ Francs.	@5.25 Francs.
0.01	0.05.2	0.05.2	0.05.2	0.05.2	0.05.3
.02	.10.3	.10.4	.10.4	.10.5	.10.5
.03	.15.5	.15.5	.15.6	.15.7	.15.8
.04	.20.6	.20.7	.20.8	.20.9	.21.0
.05	.25.8	.25.9	.26.0	.26.1	.26.3
.06	.30.9	.31.1	.31.2	.31.4	.31.5
.07	.36.1	.36.2	.36.4	.36.6	.36.8
.08	.41.2	.41.4	.41.6	.41.8	.42.0
.09	.46.4	.46.6	.46.8	.47.0	.47.3
.10	.51.5	.51.8	.52.0	.52.3	.52.5
.20	1.03	1.04	1.04	1.05	1.05
.25	1.29	1.29	1.30	1.31	1.31
.30	1.55	1.55	1.56	1.57	1.58
.40	2.06	2.07	2.08	2.09	2.10
.50	2.58	2.59	2.60	2.61	2.63
.60	3.09	3.11	3.12	3.14	3.15
.70	3.61	3.62	3.64	3.66	3.68
.75	3.86	3.88	3.90	3.92	3.94
.80	4.12	4.14	4.16	4.18	4.20
.90	4.64	4.66	4.68	4.70	4.73
1.00	5.15	5.17½	5.20	5.22½	5.25
2.00	10.30	10.35	10.40	10.45	10.50
3.00	15.45	15.53	15.60	15.68	15.75
4.00	20.60	20.70	20.80	20.90	21.00
5.00	25.75	25.88	26.00	26.13	26.25
6.00	30.90	31.05	31.20	31.35	31.50
7.00	36.05	36.23	36.40	36.58	36.75
8.00	41.20	41.40	41.60	41.80	42.00
9.00	46.35	46.58	46.80	47.03	47.25
10.00	51.50	51.75	52.00	52.25	52.50
20.00	103.00	103.50	104.00	104.50	105.00
25.00	128.75	129.38	130.00	130.63	131.25
30.00	154.50	155.25	156.00	156.75	157.50
40.00	206.00	207.00	208.00	209.00	210.00
50.00	257.50	258.75	260.00	261.25	262.50
60.00	309.00	310.50	312.00	313.50	315.00
70.00	360.50	362.25	364.00	365.75	367.50
75.00	386.25	388.13	390.00	391.88	393.75
80.00	412.00	414.00	416.00	418.00	420.00
90.00	463.50	465.75	468.00	470.25	472.50
100.00	515.00	517.50	520.00	522.50	525.00
200.00	1,030.00	1,035.00	1,040.00	1,045.00	1,050.00
250 00	1,287.50	1,293.75	1,300.00	1,306.25	1,312.50

DOLLARS INTO FRANCS—(Continued).

Dollars.	@ 5.15 Francs.	@ 5.17½ Francs.	@ 5.20 Francs.	@ 5.22½ Francs.	@ 5.25 Francs.
300.00	1,545.00	1,552.50	1,560.00	1,567.50	1,575.00
400.00	2,060.00	2,070.00	2,080.00	2,090.00	2,100.00
500.00	2,575.00	2,587.50	2,600.00	2,612.50	2,625.00
600.00	3,090.00	3,105.00	3,120.00	3,135.00	3,150.00
700.00	3,605.00	3,622.50	3,640.00	3,657.50	3,675.00
750.00	3,862.50	3,881.25	3,900.00	3,918.75	3,937.50
800.00	4,120.00	4,140.00	4,160.00	4,180.00	4,200.00
900.00	4,635.00	4,657.50	4,680.00	4,702.50	4,725.00
1,000.00	5,150.00	5,175.00	5,200.00	5,225.00	5,250.00
2,000.00	10,300.00	10,350.00	10,400.00	10,450.00	10,500.00
3,000.00	15,450.00	15,525.00	15,600.00	15,675.00	15,750.00
4,000.00	20,600.00	20,700.00	20,800.00	20,900.00	21,000.00
5,000.00	25,750.00	25,875.00	26,000.00	26,125.00	26,250.00
6,000.00	30,900.00	31,050.00	31,200.00	31,350.00	31,500.00
7,000.00	36,050.00	36,225.00	36,400.00	36,575.00	36,750.00
8,000.00	41,200.00	41,400.00	41,600.00	41,800.00	42,000.00
9,000.00	46,350.00	46,575.00	46,800.00	47,025.00	47,250.00
10,000.00	51,500.00	51,750.00	52,000.00	52,250.00	52,500.00

FRANCS INTO DOLLARS.

Francs.	@ 5.10 Dollars.	@ 5.15 Dollars.	@ 5.17½ Dollars.	@ 5.20 Dollars.	@ 5.22½ Dollars.
0.05	0.01.0	0.01.0	0.01.0	0.01.0	0.01.0
.10	.02.0	.01.9	.01.9	.01.9	.01.9
.15	.02.9	.02.9	.02.9	.02.9	.02.9
.20	.03.9	.03.9	.03.9	.03.8	.03.8
.25	.04.9	.04.9	.04.8	.04.8	.04.8
.30	.05.9	.05.8	.05.8	.05.8	.05.7
.35	.06.9	.06.8	.06.8	.06.7	.06.7
.40	.07.8	.07.8	.07.7	.07.7	.07.7
.45	.08.8	.08.7	.08.7	.08.7	.08.6
.50	.09.8	.09.7	.09.7	.09.6	.09.6
.55	.10.8	.10.7	.10.6	.10.6	.10.5
.60	.11.8	.11.7	.11.6	.11.5	.11.5
.65	.12.7	.12.6	.12.6	.12.5	.12.4
.70	.13.7	.13.6	.13.5	.13.5	.13.4
.75	.14.7	.14.6	.14.5	.14.4	.14.4
.80	.15.7	.15.5	.15.5	.15.4	.15.3
.85	.16.7	.16.5	.16.4	.16.3	.16.3
.90	.17.6	.17.5	.17.4	.17.3	.17.2
.95	.18.6	.18.4	.18.4	.18.3	.18.2
1.00	.19.6	.19.4	.19.3	.19.2	.19.1
2.00	.39.2	.38.8	.38.6	.38.5	.38.3
3.00	.58.8	.58.3	.58.0	.57.7	.57.4
4.00	.78.4	.77.7	.77.3	.76.9	.76.6

FRANCS INTO DOLLARS—(Continued).

Francs.	@5.10 Dollars.	@5.15 Dollars.	@5.17½ Dollars.	@5.20 Dollars.	@5.22½ Dollars.
5.00	.98.0	.97.1	.96.6	.96.2	.95.7
6.00	1.18	1.17	1.16	1.15	1.15
7.00	1.37	1.36	1.35	1.35	1.34
8.00	1.57	1.55	1.55	1.54	1.53
9.00	1.77	1.75	1.74	1.73	1.72
10.00	1.96	1.94	1.93	1.92	1.91
20.00	3.92	3.88	3.87	3.85	3.83
25.00	4.90	4.85	4.83	4.81	4.79
30.00	5.88	5.83	5.80	5.77	5.74
40.00	7.84	7.77	7.73	7.69	7.66
50.00	9.80	9.71	9.66	9.62	9.57
60.00	11.76	11.65	11.59	11.54	11.48
70.00	13.73	13.59	13.53	13.46	13.40
75.00	14.71	14.56	14.49	14.42	14.35
80.00	15.69	15.53	15.46	15.39	15.31
90.00	17.65	17.48	17.39	17.31	17.23
100.00	19.61	19.42	19.32	19.23	19.14
200.00	39.22	38.84	38.65	38.46	38.28
250.00	49.02	48.54	48.31	48.08	47.85
300.00	58.82	58.25	57.97	57.69	57.42
400.00	78.43	77.67	77.30	76.92	76.56
500.00	98.04	97.09	96.62	96.15	95.69
600.00	117.65	116.51	115.94	115.39	114.83
700.00	137.26	135.92	135.27	134.62	133.97
750.00	147.06	145.63	144.93	144.23	143.54
800.00	156.86	155.34	154.59	153.85	153.11
900.00	176.47	174.76	173.91	173.07	172.25
1,000.00	196.08	194.18	193.24	192.31	191.39
2,000.00	392.16	388.35	386.47	384.62	382.78
3,000.00	588.24	582.52	579.71	576.92	574.16
4,000.00	784.31	776.70	772.95	769.23	765.55
5,000.00	980.39	970.87	966.18	961.54	956.94
6,000.00	1,176.47	1,165.05	1,159.42	1,153.85	1,148.33
7,000.00	1,372.55	1,359.22	1,352.66	1,346.15	1,339.71
8,000.00	1,568.63	1,553.40	1,545.89	1,538.46	1,531.10
9,000.00	1,764.71	1,747.57	1,739.13	1,730.77	1,722.49
10,000.00	1,960.78	1,941.75	1,932.37	1,923.08	1,913.88
20,000.00	3,921.57	3,883.50	3,864.73	3,846.15	3,827.75

VI—GERMAN AND AMERICAN MONEYS

AT VARIOUS RATES OF EXCHANGE.

DOLLARS INTO REICHSMARKS.

Dollars.	@94¼ Marks.	@94½ Marks.	@95 Marks.	@95¼ Marks.	@95½ Marks.
0.01	0.04.2	0.04.2	0.04.2	0.04.2	0.04.2
0.02	0.08.5	0.08.5	0.08.4	0.08.4	0.08.4
0.03	0.12.7	0.12.7	0.12.6	0.12.6	0.12.6
0.04	0.17.0	0.16.9	0.16.8	0.16.8	0.16.7
0.05	0.21.2	0.21.2	0.21.1	0.21.0	0.20.9
0.06	0.25.5	0.25.4	0.25.3	0.25.2	0.25.1
0.07	0.29.7	0.29.6	0.29.5	0.29.4	0.29.3
0.08	0.34.0	0.33.9	0.33.7	0.33.6	0.33.5
0.09	0.38.2	0.38.1	0.38.0	0.37.8	0.37.7
0.10	0.42.4	0.42.3	0.42.1	0.42.0	0.41.9
0.20	0.84.9	0.84.7	0.84.2	0.84.0	0.83.8
0.25	1.06	1.06	1.05	1.05	1.05
0.30	1.27	1.27	1.26	1.26	1.26
0.40	1.70	1.69	1.68	1.68	1.68
0.50	2.12	2.12	2.11	2.10	2.09
0.60	2.55	2.54	2.53	2.52	2.51
0.70	2.97	2.96	2.95	2.94	2.93
0.75	3.18	3.18	3.16	3.15	3.14
0.80	3.40	3.39	3.37	3.36	3.35
0.90	3.82	3.81	3.79	3.78	3.77
1.00	4.24	4.23	4.21	4.20	4.19
2.00	8.49	8.47	8.42	8.40	8.38
3.00	12.73	12.70	12.63	12.60	12.57
4.00	16.98	16.93	16.84	16.80	16.75
5.00	21.22	21.16	21.05	21.00	20.94
6.00	25.46	25.40	25.26	25.20	25.13
7.00	29.71	29.63	29.47	29.40	29.32
8.00	33.95	33.86	33.68	33.60	33.51
9.00	38.20	38.10	37.90	37.80	37.70
10.00	42.44	42.33	42.11	42.00	41.89
20.00	84.88	84.66	84.21	83.99	83.77
25.00	106.10	105.82	105.26	104.99	104.71
30.00	127.32	126.98	126.32	125.98	125.65
40.00	169.76	169.31	168.42	167.98	167.54
50.00	212.20	211.64	210.53	209.97	209.42
60.00	254.64	253.97	252.63	251.97	251.31
70.00	297.08	296.30	294.74	293.96	293.19
75.00	318.30	317.46	315.79	314.96	314.14
80.00	339.52	338.62	336.84	335.96	335.08
90.00	381.96	380.95	378.95	377.95	376.96
100.00	424.40	423.28	421.05	419.95	418.85
200.00	848.81	846.56	842.11	839.90	837.70
250.00	1,061.01	1,058.20	1,052.63	1,049.87	1,047.12
300.00	1,273.21	1,269.84	1,263.16	1,259.84	1,256.55

DOLLARS INTO REICHSMARKS—(Continued).

	@ 94¼	@ 94½	@ 95	@ 95¼	@ 95½
Dollars.	Marks.	Marks.	Marks.	Marks.	Marks.
400.00	1,697.61	1,693.12	1,684.21	1,679.79	1,675.39
500.00	2,122.02	2,116.40	2,105.26	2,099.74	2,094.24
600.00	2,546.42	2,539.68	2,526.32	2,519.69	2,513.09
700.00	2,970.82	2,962.96	2,947.37	2,939.63	2,931.94
750.00	3,183.02	3,174.60	3,157.89	3,149.61	3,141.36
800.00	3,395.23	3,386.24	3,368.42	3,359.58	3,350.79
900.00	3,819.63	3,809.52	3,789.47	3,779.53	3,769.63
1,000.00	4,244.03	4,232.80	4,210.53	4,199.48	4,188.48
2,000.00	8,488.06	8,465.61	8,421.05	8,398.95	8,376.96
3,000.00	12,732.10	12,698.41	12,631.58	12,598.43	12,565.45
4,000.00	16,976.13	16,931.22	16,842.11	16,797.90	16,753.93
5,000.00	21,220.16	21,164.02	21,052.63	20,997.38	20,942.41
6,000.00	25,464.19	25,396.83	25,263.16	25,196.85	25,130.89
7,000.00	29,708.22	29,629.63	29,473.68	29,396.33	29,319.37
8,000.00	33,952.26	33,862.43	33,684.21	33,595.80	33,507.85
9,000.00	38,196.29	38,095.24	37,894.74	37,795.28	37,696.34
10,000.00	42,440.32	42,328.04	42,105.26	41,994.75	41,884.82

REICHSMARKS INTO DOLLARS.

	@ 94¼	@ 94½	@ 95	@ 95¼	@ 95½
Marks.	Dollars.	Dollars.	Dollars.	Dollars.	Dollars.
0.05	0.01.2	0.01.2	0.01.2	0.01.2	0.01.2
.10	0.02.4	0.02.4	0.02.4	0.02.4	0.02.4
.15	0.03.5	0.03.6	0.03.6	0.03.6	0.03.6
.20	0.04.7	0.04.7	0.04.8	0.04.8	0.04.8
.25	0.05.9	0.05.9	0.05.9	0.06.0	0.06.0
.30	0.07.1	0.07.1	0.07.1	0.07.2	0.07.2
.35	0.08.3	0.08.3	0.08.3	0.08.4	0.08.4
.40	0.09.5	0.09.5	0.09.5	0.09.6	0.09.6
.45	0.10.6	0.10.7	0.10.7	0.10.7	0.10.8
.50	0.11.8	0.11.8	0.11.9	0.11.9	0.12.0
.55	0.13.0	0.13.0	0.13.1	0.13.1	0.13.2
.60	0.14.2	0.14.2	0.14.3	0.14.3	0.14.4
.65	0.15.4	0.15.4	0.15.4	0.15.5	0.15.6
.70	0.16.5	0.16.6	0.16.6	0.16.7	0.16.8
.75	0.17.7	0.17.8	0.17.8	0.17.9	0.18.0
.80	0.18.9	0.19.0	0.19.0	0.19.1	0.19.2
.85	0.20.1	0.20.1	0.20.2	0.20.3	0.20.3
.90	0.21.3	0.21.3	0.21.4	0.21.5	0.21.5
.95	0.22.4	0.22.5	0.22.6	0.22.7	0.22.7
1.00	0.23.6	0.23.7	0.23.8	0.23.9	0.23.9
2.00	0.47.3	0.47.4	0.47.5	0.47.8	0.47.9
3.00	0.70.9	0.71.1	0.71.3	0.71.6	0.71.8
4.00	0.94.5	0.94.8	0.95.0	0.95.5	0.95.8
5.00	1.18	1.18	1.19	1.19	1.20
6.00	1.42	1.42	1.43	1.43	1.44

REICHSMARKS INTO DOLLARS—(Continued).

Marks.	@94½ Dollars.	@94¾ Dollars.	@95 Dollars.	@95½ Dollars.	@95¾ Dollars.
7.00	1.65	1.66	1.66	1.67	1.68
8.00	1.80	1.90	1.90	1.91	1.92
9.00	2.13	2.13	2.14	2.15	2.15
10.00	2.36	2.37	2.38	2.39	2.39
20.00	4.73	4.74	4.75	4.78	4.79
25.00	5.91	5.92	5.94	5.97	5.98
30.00	7.09	7.11	7.13	7.16	7.18
40.00	9.45	9.48	9.50	9.55	9.58
50.00	11.81	11.84	11.88	11.94	11.97
60.00	14.18	14.21	14.25	14.33	14.36
70.00	16.54	16.58	16.63	16.71	16.76
75.00	17.72	17.77	17.81	17.91	17.95
80.00	18.90	18.95	19.00	19.10	19.15
90.00	21.26	21.32	21.38	21.49	21.54
100.00	23.63	23.69	23.75	23.88	23.94
200.00	47.25	47.38	47.50	47.75	47.88
250.00	59.06	59.22	59.38	59.69	59.84
300.00	70.88	71.06	71.25	71.63	71.81
400.00	94.50	94.75	95.00	95.50	95.75
500.00	118.13	118.44	118.75	119.38	119.69
600.00	141.75	142.13	142.50	143.25	143.63
700.00	165.38	165.81	166.25	167.13	167.56
750.00	177.19	177.66	178.13	179.06	179.53
800.00	189.00	189.50	190.00	191.00	191.50
900.00	212.63	213.19	213.75	214.88	215.44
1,000.00	236.25	236.88	237.50	238.75	239.38
2,000.00	472.50	473.75	475.00	477.50	478.75
3,000.00	708.75	710.63	712.50	716.25	718.13
4,000.00	945.00	947.50	950.00	955.00	957.50
5,000.00	1,181.25	1,184.38	1,187.50	1,193.75	1,196.88
6,000.00	1,417.50	1,421.25	1,425.00	1,432.50	1,436.25
7,000.00	1,653.75	1,658.13	1,662.50	1,671.25	1,675.63
8,000.00	1,890.00	1,895.00	1,900.00	1,910.00	1,915.00
9,000.00	2,126.25	2,131.88	2,137.50	2,143.75	2,154.38
10,000.00	2,362.50	2,368.75	2,375.00	2,387.50	2,393.75
20,000.00	4,725.00	4,737.50	4,750.00	4,775.00	4,787.50

VII—DISCOUNT OR COMMISSION ON STERLING.

£ s. d.	$\frac{1}{2}\%$ £ s. d.	1% £ s. d.	2% £ s. d.	$2\frac{1}{2}\%$ £ s. d.	3% £ s. d.
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	$0\frac{1}{4}$
4	0	0	0	0	$0\frac{1}{4}$
5	0	0	0	$0\frac{1}{4}$	$0\frac{1}{4}$
6	0	0	0	$0\frac{1}{4}$	$0\frac{1}{4}$
7	0	0	$0\frac{1}{4}$	$0\frac{1}{4}$	$0\frac{1}{4}$
8	0	0	$0\frac{1}{4}$	$0\frac{1}{4}$	$0\frac{1}{4}$
9	0	0	$0\frac{1}{4}$	$0\frac{1}{4}$	$0\frac{1}{4}$
10	0	0	$0\frac{1}{4}$	$0\frac{1}{4}$	$0\frac{1}{4}$
11	0	0	$0\frac{1}{4}$	$0\frac{1}{4}$	$0\frac{1}{4}$
1 0	0	0	$0\frac{1}{4}$	$0\frac{1}{4}$	$0\frac{1}{2}$
2 0	0	$0\frac{1}{4}$	$0\frac{1}{2}$	$0\frac{1}{2}$	$0\frac{3}{4}$
3 0	$0\frac{1}{4}$	$0\frac{1}{4}$	$0\frac{3}{4}$	1	1
4 0	$0\frac{1}{4}$	$0\frac{1}{2}$	1	$1\frac{1}{4}$	$1\frac{1}{4}$
5 0	$0\frac{1}{4}$	$0\frac{1}{2}$	$1\frac{1}{4}$	$1\frac{1}{2}$	$1\frac{3}{4}$
6 0	$0\frac{1}{4}$	$0\frac{3}{4}$	$1\frac{1}{2}$	$1\frac{3}{4}$	2
7 0	$0\frac{1}{2}$	$0\frac{3}{4}$	$1\frac{3}{4}$	2	$2\frac{1}{4}$
8 0	$0\frac{1}{2}$	1	2	$2\frac{1}{2}$	$2\frac{1}{2}$
9 0	$0\frac{1}{2}$	1	$2\frac{1}{4}$	$2\frac{3}{4}$	3
10 0	$0\frac{1}{2}$	$1\frac{1}{4}$	$2\frac{1}{2}$	3	$3\frac{1}{2}$
11 0	$0\frac{3}{4}$	$1\frac{1}{4}$	$2\frac{3}{4}$	$3\frac{1}{4}$	$3\frac{3}{4}$
12 0	$0\frac{3}{4}$	$1\frac{1}{2}$	3	$3\frac{1}{2}$	$3\frac{3}{4}$
13 0	$0\frac{3}{4}$	$1\frac{1}{2}$	3	4	4
14 0	$0\frac{3}{4}$	$1\frac{3}{4}$	$3\frac{1}{4}$	$4\frac{1}{4}$	$4\frac{1}{4}$
15 0	1	$1\frac{3}{4}$	$3\frac{1}{2}$	$4\frac{1}{2}$	$4\frac{3}{4}$
16 0	1	2	4	$4\frac{3}{4}$	5
17 0	1	2	4	5	$5\frac{1}{2}$
18 0	1	$2\frac{1}{4}$	$4\frac{1}{4}$	$5\frac{1}{2}$	$5\frac{3}{4}$
19 0	$1\frac{1}{4}$	$2\frac{1}{4}$	$4\frac{1}{2}$	$5\frac{3}{4}$	$6\frac{1}{2}$
1 0 0	$1\frac{1}{4}$	$2\frac{1}{2}$	$4\frac{3}{4}$	6	$7\frac{1}{4}$
2 0 0	$2\frac{1}{2}$	$4\frac{3}{4}$	$9\frac{1}{2}$	1 0	$1\frac{1}{2}$
3 0 0	$3\frac{1}{2}$	$7\frac{1}{4}$	$1\frac{1}{2}$	1 6	$1\frac{3}{4}$
4 0 0	$4\frac{3}{4}$	$9\frac{1}{2}$	$1\frac{3}{4}$	2 0	$2\frac{1}{4}$
5 0 0	6	1 0	2 0	2 6	3 0
6 0 0	$7\frac{1}{4}$	$1\frac{1}{2}$	$2\frac{1}{4}$	3 0	$3\frac{1}{4}$
7 0 0	$8\frac{1}{2}$	$1\frac{3}{4}$	$2\frac{1}{2}$	3 6	$4\frac{1}{2}$
8 0 0	$9\frac{1}{2}$	$1\frac{3}{4}$	$3\frac{1}{2}$	4 0	$4\frac{3}{4}$
9 0 0	$10\frac{3}{4}$	$1\frac{1}{2}$	$3\frac{3}{4}$	4 6	$5\frac{1}{4}$
10 0 0	1 0	2 0	4 0	5 0	6 0
11 0 0	1 $1\frac{1}{4}$	$2\frac{1}{2}$	$4\frac{1}{4}$	5 6	$6\frac{1}{4}$
12 0 0	1 $2\frac{1}{2}$	$2\frac{3}{4}$	$4\frac{1}{2}$	6 0	$7\frac{1}{2}$
13 0 0	1 $3\frac{1}{2}$	$2\frac{3}{4}$	$5\frac{1}{2}$	6 6	$7\frac{3}{4}$
14 0 0	1 $4\frac{3}{4}$	$2\frac{1}{2}$	$5\frac{3}{4}$	7 0	$8\frac{1}{4}$
15 0 0	1 6	3 0	6 0	7 6	9 0
16 0 0	1 $7\frac{1}{4}$	$3\frac{1}{2}$	$6\frac{1}{4}$	8 0	$9\frac{1}{4}$
17 0 0	1 $8\frac{1}{2}$	$3\frac{3}{4}$	$6\frac{1}{2}$	8 6	$10\frac{1}{2}$

(Continued.)

£ s. d.	½%	1%	2%	2½%	3%
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
18 0 0	1 9½	3 7¼	7 2½	9 0	10 9¾
19 0 0	1 10¾	3 9½	7 7¼	9 6	11 4¾
20 0 0	2 0	4 0	8 0	10 0	12 0
30 0 0	3 0	6 0	12 0	15 0	18 0
40 0 0	4 0	8 0	16 0	1 0 0	1 4 0
50 0 0	5 0	10 0	1 0 0	1 5 0	1 10 0
60 0 0	6 0	12 0	1 4 0	1 10 0	1 16 0
70 0 0	7 0	14 0	1 8 0	1 15 0	2 2 0
80 0 0	8 0	16 0	1 12 0	2 0 0	2 8 0
90 0 0	9 0	18 0	1 16 0	2 5 0	2 14 0
100 0 0	10 0	1 0 0	2 0 0	2 10 0	3 0 0
200 0 0	1 0 0	2 0 0	4 0 0	5 0 0	6 0 0
300 0 0	1 10 0	3 0 0	6 0 0	7 10 0	9 0 0
400 0 0	2 0 0	4 0 0	8 0 0	10 0 0	12 0 0
500 0 0	2 10 0	5 0 0	10 0 0	12 10 0	15 0 0
600 0 0	3 0 0	6 0 0	12 0 0	15 0 0	18 0 0
700 0 0	3 10 0	7 0 0	14 0 0	17 10 0	21 0 0
800 0 0	4 0 0	8 0 0	16 0 0	20 0 0	24 0 0
900 0 0	4 10 0	9 0 0	18 0 0	22 10 0	27 0 0
1,000 0 0	5 0 0	10 0 0	20 0 0	25 0 0	30 0 0

£ s. d.	4%	5%	10%	12½%	33⅓%
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	0	0	0¼	0¼	0¼
2	0¼	0¼	0¼	0¼	0½
3	0¼	0¼	0¼	0½	1
4	0¼	0¼	0½	0½	1¼
5	0¼	0¼	0½	0¾	1½
6	0¼	0¼	0½	0¾	2
7	0¼	0¼	0¾	1	2¼
8	0¼	0½	0¾	1	2½
9	0¼	0½	1	1¼	3
10	0½	0½	1	1¼	3¼
11	0½	0½	1	1½	3½
1 0	0½	0½	1¼	1½	4
2 0	1	1¼	2½	3	8
3 0	1½	1¾	3½	4½	1 0
4 0	2	2½	4¾	6	1 4
5 0	2½	3	6	7½	1 8
6 0	3	3½	7¼	9	2 0
7 0	3¼	4¼	8½	10½	2 4
8 0	3¾	4¾	9½	1 0	2 8
9 0	4¼	5½	10¾	1 1½	3 0
10 0	4¾	6	1 0	1 3	3 4
11 0	5¼	6½	1 1¼	1 4½	3 8
12 0	5¾	7¼	1 2½	1 6	4 0
13 0	6	7¾	1 3½	1 7½	4 4

(Continued.)

£ s. d.	4% £ s. d.	5% £ s. d.	10% £ s. d.	12½% £ s. d.	33⅓% £ s. d.
14 0	6½	8½	1 4¾	1 9	4 8
15 0	7	9	1 6	1 10½	5 0
16 0	7½	9½	1 7¼	2 0	5 4
17 0	8	10¼	1 8½	2 1½	5 8
18 0	8½	10¾	1 9½	2 3	6 0
19 0	9	11½	1 10¾	2 4½	6 4
1 0 0	9½	1 0	2 0	2 6	6 8
2 0 0	1 7¼	2 0	4 0	5 0	13 4
3 0 0	2 4¾	3 0	6 0	7 6	1 0 0
4 0 0	3 2¼	4 0	8 0	10 0	1 6 8
5 0 0	4 0	5 0	10 0	12 6	1 13 4
6 0 0	4 9½	6 0	12 0	15 0	2 0 0
7 0 0	5 7¼	7 0	14 0	17 6	2 6 8
8 0 0	6 4½	8 0	16 0	1 0 0	2 13 4
9 0 0	7 2¼	9 0	18 0	1 2 6	3 0 0
10 0 0	8 0	10 0	1 0 0	1 5 0	3 6 8
11 0 0	8 9½	11 0	1 2 0	1 7 6	3 13 4
12 0 0	9 7¼	12 0	1 4 0	1 10 0	4 0 0
13 0 0	10 4¾	13 0	1 6 0	1 12 6	4 6 8
14 0 0	11 2¼	14 0	1 8 0	1 15 0	4 13 4
15 0 0	12 0	15 0	1 10 0	1 17 6	5 0 0
16 0 0	12 9½	16 0	1 12 0	2 0 0	5 6 8
17 0 0	13 7¼	17 0	1 14 0	2 2 6	5 13 4
18 0 0	14 4¾	18 0	1 16 0	2 5 0	6 0 0
19 0 0	15 2¼	19 0	1 18 0	2 7 6	6 6 8
20 0 0	16 0	1 0 0	2 0 0	2 10 0	6 13 4
30 0 0	1 4 0	1 10 0	3 0 0	3 15 0	10 0 0
40 0 0	1 12 0	2 0 0	4 0 0	5 0 0	13 6 8
50 0 0	2 0 0	2 10 0	5 0 0	6 5 0	16 13 4
60 0 0	2 8 0	3 0 0	6 0 0	7 10 0	20 0 0
70 0 0	2 16 0	3 10 0	7 0 0	8 15 0	23 6 8
80 0 0	3 4 0	4 0 0	8 0 0	10 0 0	26 13 4
90 0 0	3 12 0	4 10 0	9 0 0	11 5 0	30 0 0
100 0 0	4 0 0	5 0 0	10 0 0	12 10 0	33 6 8
200 0 0	8 0 0	10 0 0	20 0 0	25 0 0	66 13 4
300 0 0	12 0 0	15 0 0	30 0 0	37 10 0	100 0 0
400 0 0	16 0 0	20 0 0	40 0 0	50 0 0	133 6 8
500 0 0	20 0 0	25 0 0	50 0 0	62 10 0	166 13 4
600 0 0	24 0 0	30 0 0	60 0 0	75 0 0	200 0 0
700 0 0	28 0 0	35 0 0	70 0 0	87 10 0	233 6 8
800 0 0	32 0 0	40 0 0	80 0 0	100 0 0	266 13 4
900 0 0	36 0 0	45 0 0	90 0 0	112 10 0	300 0 0
1,000 0 0	40 0 0	50 0 0	100 0 0	125 0 0	333 6 8

VIII—INTEREST AND DISCOUNT ON STERLING.

(The interest on a sixty day bill will be found in the 60 days column, but since it is customary for banks in discounting bills to include the three days of grace in the time for which discount is computed, the bank discount on a sixty day bill must be found by adding the interest for three days to the interest for sixty days. A simple calculation only is necessary to determine the interest or discount at other rates and periods than those here included. Thus, to find the rate at $2\frac{1}{2}$ per cent. divide the rate at 5 per cent. by 2; for 10 per cent. multiply that rate by 2; for $3\frac{1}{2}$ per cent. add one-sixth to the rate at 3 per cent. The rate for six months will, of course, be six times the rate for one month. Other rules will readily suggest themselves.)

AT THREE PER CENT.

	3 Days.	30 Days.	60 Days.	90 Days.	1 Month.
£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	0	0½	1	1¾	0½
2	0	1	2¾	3½	1
3	0	1¾	3½	5¼	1¾
4	0	2¼	4½	7	2¼
5	0¼	2¾	5¾	8¾	3
6	0¼	3½	7	10½	3½
7	0¼	4	8¼	1 0¼	4
8	0¼	4½	9¼	1 2	4¾
9	0½	5¼	10½	1 3¾	5¼
10	0½	5¾	11¾	1 5¾	6
20	1	11¾	1 11½	2 11½	1 0
30	1¾	1 5¾	2 11½	4 5¼	1 6
40	2¼	1 11½	3 11¼	5 11	2 0
50	2¾	2 5½	4 11	7 4¾	2 6
60	3½	2 11½	5 11	8 10½	3 0
70	4	3 5¼	6 10¾	10 4¼	3 6
80	4½	3 11¼	7 10½	11 10	4 0
90	5¼	4 5¼	8 10½	13 3¾	4 6
100	5¾	4 11	9 10¼	14 9½	5 0
200	11¾	9 10¼	19 8½	1 9 7	10 0
300	1 5¾	14 9¼	1 9 7	2 4 4½	15 0
400	1 11½	19 8½	1 19 5¼	2 19 2	1 0 0
500	2 5½	1 4 7¾	2 9 3¾	3 13 11½	1 5 0
600	2 11½	1 9 7	2 19 2	4 8 9	1 10 0
700	3 5¼	1 14 6	3 9 0¼	5 3 6½	1 15 0
800	3 11¼	1 19 5¼	3 18 10¾	5 13 4¼	2 0 0
900	4 5¼	2 4 4½	4 8 9	6 13 1¾	2 5 0
1,000	4 11	2 9 3¾	4 18 7½	7 7 11¼	2 10 0

AT FOUR PER CENT.

	3 Days.	30 Days.	60 Days.	90 Days.	1 Month.
£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	0	0¾	1½	2¼	0¾
2	0	1½	3	4½	1½
3	0	2¼	4½	7	2¼
4	0¼	3	6¼	9½	3
5	0¼	3¾	7¾	11¾	4
6	0¼	4½	9¼	1	4¾
7	0½	5½	11	1 4½	5½
8	0½	6¼	1 0½	1 6¾	6¼
9	0½	7	1 2	1 9¼	7
10	0¾	7¾	1 3¾	1 11½	8
20	1½	1 3¾	2 7½	3 11¼	1 4
30	2¼	1 11½	3 11¼	5 11	2 0
40	3	2 7½	5 3	7 10½	2 8
50	3¾	3 3¼	6 6¾	9 10¼	3 4
60	4½	3 11¼	7 10½	11 10	4 0
70	5½	4 7	9 2¼	13 9½	4 8
80	6¼	5 3	10 6	15 9¼	5 4
90	7	5 11	11 10	17 9	6 0
100	7¾	6 6¾	13 1¾	19 8½	6 8
200	1 3¾	13 1¾	1 6 3½	1 19 5¼	13 4
300	1 11½	19 8½	1 19 5¼	2 19 2	1 0 0
400	2 7½	1 6 3½	2 12 7	3 18 10¾	1 6 8
500	3 3¼	1 12 10½	3 5 9	4 18 7½	1 13 4
600	3 11¼	1 19 5¼	3 18 10¾	5 18 4¼	2 0 0
700	4 7	2 6 0¼	4 12 0½	6 18 0¾	2 6 8
800	5 3	2 12 7	5 5 2¼	7 17 9½	2 13 4
900	5 11	2 19 2	5 18 4¼	8 17 6¼	3 0 0
1,000	6 6¾	3 5 9	6 11 6	9 17 3	3 6 3

AT FOUR AND A HALF PER CENT.

	3 Days.	30 Days.	60 Days.	90 Days.	1 Month.
£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	0	0¾	1¾	2½	0¾
2	0	1¾	3½	5¼	1¾
3	0¼	2½	5¼	7¾	2¼
4	0¼	3½	7	10½	3½
5	0¼	4¼	8¾	1 1¼	4½
6	0½	5¼	10½	1 3¾	5¼
7	0½	6	1 0¼	1 6½	6¼
8	0½	7	1 2	1 9¼	7
9	0¾	7¾	1 3¾	1 11¾	8
10	0¾	8¾	1 5¾	2 2½	9
20	1¾	1 5¾	2 11½	4 5¼	1 6
30	2½	2 2½	4 5¼	6 7¾	2 3
40	3½	2 11½	5 11	8 10½	3 0
50	4¼	3 8¼	7 4¾	11 1	3 9
60	5¼	4 5¼	8 10½	13 3¾	4 6

AT FOUR AND A HALF PER CENT.—(Continued).

	3 Days.	30 Days.	60 Days.	90 Days.	1 Month.
£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
70	6	5 2	10 4¼	15 6¼	5 3
80	7	5 11	11 10	17 9	6 0
90	7¾	6 7¾	13 3¾	19 11½	6 9
100	8¾	7 4¾	14 9½	1 2 2¼	7 6
200	1 5¾	14 9½	1 9 7	2 4 4½	15 0
300	2 2½	1 2 2¼	2 4 4½	3 6 6¾	1 2 6
400	2 11½	1 9 7	2 19 2	4 8 9	1 10 0
500	3 8¼	1 16 11¾	3 13 11½	5 10 11½	1 17 6
600	4 5¼	2 4 4½	4 8 9	6 13 1¾	2 5 0
700	5 2	2 11 9¼	5 3 6½	7 15 4	2 12 6
800	5 11	2 19 2	5 18 4¼	8 17 6¼	3 0 0
900	6 7¾	3 6 6¾	6 13 1¾	9 19 8½	3 7 6
1,000	7 4¾	3 13 11½	7 7 11¼	11 1 11	3 15 0

AT FIVE PER CENT.

	3 Days.	30 Days.	60 Days.	90 Days.	1 Month.
£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	0	0¾	1¾	2¾	1
2	0	1¾	3¾	5¾	2
3	0¼	2¾	5¾	8¾	3
4	0¼	3¾	7¾	11¾	4
5	0¼	4¾	9¾	1 2¾	5
6	0½	5¾	11¾	1 5¾	6
7	0½	6¾	1 1¾	1 8½	7
8	0¾	7¾	1 3¾	1 11½	8
9	0¾	8¾	1 5¾	2 2½	9
10	0¾	9¾	1 7½	2 5½	10
20	1¾	1 7½	3 3¾	4 11	1 8
30	2¾	2 5½	4 11	7 4¾	2 6
40	3¾	3 3¾	6 6¾	9 10¾	3 4
50	4¾	4 1¼	8 2½	12 3¾	4 2
60	5¾	4 11	9 10¼	14 9½	5 0
70	6¾	5 9	11 6	17 3	5 10
80	7¾	6 6¾	13 1¾	19 8½	6 8
90	8¾	7 4¾	14 9½	1 2 2¼	7 6
100	9¾	8 2½	16 5¼	1 4 7¾	8 4
200	1 7½	16 5¼	1 12 10½	2 9 3¾	16 8
300	2 5½	1 4 7¾	2 9 3¾	3 13 11½	1 5 0
400	3 3¾	1 12 10½	3 5 9	4 18 7½	1 13 4
500	4 1¾	2 1 1	4 2 2¼	6 3 3¾	2 1 8
600	4 11	2 9 3¾	4 18 7½	7 7 11¼	2 10 0
700	5 9	2 17 6¼	5 15 0¾	8 12 7	2 18 4
800	6 6¾	3 5 9	6 11 6	9 17 3	3 6 8
900	7 4¾	3 13 11½	7 7 11¼	11 1 11	3 15 0
1,000	8 2½	4 3 2¼	8 4 4½	12 6 6¾	4 3 4

IX—EQUIVALENTS IN FOREIGN AND AMERICAN MONEYS PER UNITS OF MEASURE.

American Unit (Pound, Foot, Gallon), Costing Dollars.	If One <i>Pound</i> Costs as Per Margin, One <i>Kilo</i> Will Cost Francs.	If One <i>Pound</i> Costs as Per Margin, One <i>Cwt.</i> (112 Lbs.) Will Cost £ s. d.	If One <i>Foot</i> Costs as Per Margin, One <i>Metre</i> Will Cost Francs.	If One <i>Gallon</i> Costs as Per Margin, One <i>Imperial</i> <i>Gallon</i> Will Cost £ s. d.	If One <i>Gallon</i> Costs as Per Margin, One <i>Litre</i> Will Cost Francs.
.00½	0.05¾	2 4	0.09	0¾	0.00½
.01	.11½	4 8	.17	0½	.01
.01½	.17¾	7 0	.25	0¾	.02
.02	.23	9 4	.35	1	.02½
.02½	.28¾	11 8	.43	1½	.03½
.03	.34½	14 0	.51	1½	.04¼
.03½	.40	16 4	.60	2	.04¾
.04	.46	18 8	.68	2½	.05¼
.04½	.51½	1 1 0	.77	2¾	.06¼
.05	.57	1 3 4	.85½	3	.07
.06	.69	1 8 0	1.02¾	3½	.08¼
.07	.80	1 12 8	1.20	4½	.09½
.08	.92	1 17 4	1.36½	5	.11
.09	1.03	2 2 0	1.53¾	5½	.12½
.10	1.15	2 6 8	1.71	6	.13¾
.11	1.21	2 11 4	1.88	6½	.15
.12	1.38	2 16 0	2.04¾	7¼	.16½
.13	1.50	3 0 8	2.22	7¾	.17½
.14	1.61	3 5 4	2.39	8½	.19
.15	1.72	3 10 0	2.56½	9	.20½
.16	1.84	3 14 8	2.73¾	9½	.22
.17	1.95	3 19 3	2.91	10¾	.23½
.18	2.07	4 4 0	3.07½	10¾	.25
.19	2.18	4 8 8	3.25½	11½	.26
.20	2.30	4 13 4	3.42	1 0	.27½
.21	2.41	4 18 0	3.60	1 0½	.28½
.22	2.53	5 2 8	3.75¾	1 1¼	.30
.23	2.64	5 7 4	3.93	1 1¾	.31½
.24	2.76	5 12 0	4.11	1 2½	.33
.25	2.87	5 16 8	4.28	1 3	.34
.26	2.98	6 1 4	4.45	1 3½	.35
.27	3.10	6 6 0	4.62	1 4¼	.36½
.28	3.22	6 10 8	4.79	1 4¾	.38
.29	3.33	6 15 4	4.96	1 5½	.39½
.30	3.45	7 0 0	5.13	1 6	.41
.31	3.57	7 4 8	5.30	1 6½	.42½
.32	3.68	7 9 4	5.47	1 7¼	.44
.33	3.79	7 14 0	5.64	1 7¾	.45½
.34	3.90	7 18 8	5.81	1 8½	.47
.35	4.02	8 3 4	5.98	1 9	.48½

IX—EQUIVALENTS IN FOREIGN AND AMERICAN MONEYS
PER UNITS OF MEASURE—(Continued).

American Unit (Pound, Foot, Gallon), Costing Dollars.	If One Pound Costs as Per Margin, One Kilo Will Cost Francs.	If One Pound Costs as Per Margin, One Cwt. (112 Lbs.) Will Cost £ s. d.	If One Foot Costs as Per Margin, One Metre Will Cost Francs.	If One Gallon Costs as Per Margin, One Imperial Gallon Will Cost £ s. d.	If One Gallon Costs as Per Margin, One Litre Will Cost Francs.
.36	4.14	8 8 0	6.15	1 9½	.50
.37	4.25	8 12 8	6.32	1 10½	.51½
.38	4.36	8 17 4	6.50	1 11	.52
.39	4.48	9 2 0	6.67	1 11½	.53
.40	4.60	9 6 8	6.84	2 0	.54½
.45	5.17	10 10 0	7.70	2 3	.61½
.50	5.75	11 13 4	8.55	2 6	.68¾
.55	6.32	12 16 8	9.40	2 9	.75
.60	6.90	14 0 0	10.25	3 0	.82
.65	7.47	15 3 4	11.10	3 3	.89
.70	8.05	16 6 8	11.96	3 6	.96
.75	8.62	17 10 0	12.85	3 9	1.03
.80	9.20	18 13 4	13.70	4 0	1.09
.85	9.77	19 16 8	14.56	4 3	1.16
.90	10.35	21 0 0	15.40	4 6	1.23
.95	10.92	22 3 4	16.25	4 9	1.30
1.00	11.50	23 6 8	17.09	5 0	1.37½
2.00	23.00	46 13 4	34.18	10 0	2.75
3.00	34.50	70 0 0	51.26	15 0	4.12½
4.00	46.00	93 6 8	68.35	1 0 0	5.50
5.00	57.50	116 13 4	85.44	1 5 0	6.87½

Metric System Unit (Kilo, Metre, Litre), Costing Francs.	If One Kilo Costs as Per Margin, One Pound Will Cost Dollars.	If One Metre Costs as Per Margin, One Foot Will Cost Dollars.	If One Litre Costs as Per Margin, One Gallon Will Cost Dollars.	British Into American Weights. If One Cwt. (112 Lbs.) Costs £ s. d.	100 Lbs. Will Cost Dollars.
0.05	0.00½	0.00¾	0.03½	1 0	0.21½
.10	.01	.00½	.07¾	1 1	.23¾
.15	.01½	.01	.10¾	1 2	.25
.20	.01¾	.01¼	.14½	1 3	.26¾
.25	.02¼	.01½	.18	1 4	.28½
.30	.02¾	.01¾	.21¾	1 5	.30¼
.35	.03	.02	.25½	1 6	.32¼
.40	.03½	.02¼	.29	1 7	.34
.45	.04	.02¾	.32¾	1 8	.35¾
.50	.04½	.03	.36¾	1 9	.37½
.55	.04¾	.03¼	.40	1 10	.39¼
.60	.05¼	.03½	.43½	1 11	.41
.65	.05¾	.03¾	.47¼	2 0	.42¾
.70	.06¼	.04	.51	2 3	.48¼
.75	.06½	.04½	.54½	2 6	.53½

IX—EQUIVALENTS IN FOREIGN AND AMERICAN MONETIES
PER UNITS OF MEASURE—(Continued).

Metric System Unit (Kilo, Metre, Litre), Costing Francs.	If One <i>Kilo</i> Costs as Per Margin, One <i>Pound</i> Will Cost Dollars.	If One <i>Metre</i> Costs as Per Margin, One <i>Foot</i> Will Cost Dollars.	If One <i>Litre</i> Costs as Per Margin, One <i>Gallon</i> Will Cost Dollars.	British Into American Weights. If One <i>Cwt.</i> (112 Lbs.) Costs		100 Lbs. Will Cost Dollars.
				£	s. d.	
.80	.07	.04¾	.58	2	9	.59
.85	.07½	.05	.61¾	3	0	.64¾
.90	.07¾	.05¼	.65½	3	3	.69½
.95	.08¾	.05½	.69	3	6	.75
1.00	.08¾	.05¾	.72¾	3	9	.80½
1.10	.09½	.06½	.80	4	0	.85¾
1.20	.10½	.07	.87¾	4	3	.91
1.25	.11	.07¾	.90¾	4	6	.96¾
1.30	.11¾	.07½	.94½	4	9	1.01¾
1.40	.12¾	.08¾	1.02	5	0	1.07
1.50	.13	.08¾	1.09	5	6	1.18
1.60	.14	.09¾	1.16¾	6	0	1.28½
1.70	.14¾	.10	1.23½	6	6	1.39
1.75	.15¾	.10¼	1.27	7	0	1.50
1.80	.15¾	.10½	1.30¾	7	6	1.61
1.90	.16½	.11	1.38	8	0	1.71½
2.00	.17½	.11¾	1.45½	8	6	1.82
2.25	.19½	.13¾	1.63½	9	0	1.92¾
2.50	.21¾	.14¾	1.81¾	9	6	2.03½
2.75	.24	.16	2.00	10	0	2.14
3.00	.26¾	.17½	2.18	11	0	2.36
3.25	.28¾	.18¾	2.36½	12	0	2.57
3.50	.30½	.20½	2.54	13	0	2.79
3.75	.32¾	.22	2.72	14	0	3.00
4.00	.34¾	.23½	2.90¾	15	0	3.21
4.25	.37	.24¾	3.09	16	0	3.43
4.50	.39¾	.26¾	3.27	17	0	3.64
4.75	.41¾	.27¾	3.45	18	0	3.86
5.00	.43½	.29¾	3.63½	19	0	4.07
6.00	.52¾	.35	4.36	1	0 0	4.29
7.00	.61	.41	5.08	2	0 0	8.57
8.00	.69½	.46¾	5.81	3	0 0	12.86
9.00	.78¾	.52½	6.54	4	0 0	17.14
10.00	.87	.58½	7.27	5	0 0	21.43
11.00	.95¾	.64½	8.00	6	0 0	25.71
12.00	1.04½	.70	8.72	7	0 0	30.00
13.00	1.13¾	.76¾	9.45	8	0 0	34.29
14.00	1.22	.82	10.18	9	0 0	38.57
15.00	1.30½	.87¾	10.90	10	0 0	42.86
16.00	1.39¾	.93½	11.63	15	0 0	64.29
17.00	1.48	.99½	12.36	20	0 0	85.71
18.00	1.56¾	1.05¾	13.09	25	0 0	107.14
19.00	1.65½	1.11¾	13.81	30	0 0	128.57
20.00	1.74	1.17	14.54	40	0 0	171.43

X—COST OF OCEAN FREIGHT PER CUBIC FOOT

In dollars when rates are quoted in Sterling per ton measurement
(40 cubic feet).

Cu. Ft.	@ 12 /6 Plus 5% Primage.	@ 15 /— Plus 5% Primage.	@ 17 /6 Plus 5% Primage.	@ 20 /— Plus 5% Primage.	@ 22 /6 Plus 5% Primage.
1-12	\$0.00 2-3	\$0.008	\$0.009	\$0.01	\$0.012
2-12	.01 1-3	.016	.018	.021	.024
3-12	.02	.024	.028	.032	.036
4-12	.02 2-3	.032	.037	.042	.048
5-12	.03 1-3	.04	.047	.053	.06
6-12	.04	.048	.056	.064	.072
7-12	.04 2-3	.056	.065	.075	.084
8-12	.05 1-3	.064	.075	.086	.096
9-12	.06	.072	.084	.096	.108
10-12	.06 2-3	.08	.093	.107	.12
11-12	.07 1-3	.088	.103	.118	.132
1	.08	.096	.112	.128	.144
2	.16	.19	.22	.26	.29
3	.24	.29	.34	.38	.43
4	.32	.38	.45	.51	.58
5	.40	.48	.56	.64	.72
6	.48	.58	.67	.77	.86
7	.56	.67	.78	.90	1.01
8	.64	.77	.90	1.02	1.15
9	.72	.86	1.01	1.15	1.30
10	.80	.96	1.12	1.28	1.44
11	.88	1.06	1.23	1.41	1.58
12	.96	1.15	1.34	1.54	1.73
13	1.04	1.25	1.46	1.66	1.87
14	1.12	1.34	1.57	1.79	2.02
15	1.20	1.44	1.68	1.92	2.16
16	1.28	1.54	1.79	2.05	2.30
17	1.36	1.63	1.90	2.18	2.45
18	1.44	1.73	2.02	2.30	2.59
19	1.52	1.82	2.13	2.43	2.74
20	1.60	1.92	2.24	2.56	2.88
21	1.68	2.02	2.35	2.69	3.02
22	1.76	2.11	2.46	2.82	3.17
23	1.84	2.21	2.58	2.94	3.31
24	1.92	2.30	2.69	3.07	3.46
25	2.00	2.40	2.80	3.20	3.60
26	2.08	2.50	2.91	3.33	3.74
27	2.16	2.59	3.02	3.46	3.89
28	2.24	2.69	3.14	3.58	4.03
29	2.32	2.78	3.25	3.71	4.18
30	2.40	2.88	3.36	3.84	4.32
31	2.48	2.98	3.48	3.97	4.46

(Continued.)

Cu. Ft.	@ 12 /6 Plus 5% Primage.	@ 15 /— Plus 5% Primage.	@ 17 /6 Plus 5% Primage.	@ 20 /— Plus 5% Primage.	@ 22 /6 Plus 5% Primage.
32	2.56	3.07	3.59	4.10	4.61
33	2.64	3.17	3.70	4.22	4.75
34	2.72	3.26	3.81	4.35	4.90
35	2.80	3.36	3.92	4.48	5.04
36	2.88	3.46	4.03	4.61	5.18
37	2.96	3.55	4.14	4.74	5.33
38	3.04	3.65	4.26	4.86	5.47
39	3.12	3.74	4.37	4.99	5.62
40	3.20	3.84	4.48	5.12	5.76
50	4.00	4.80	5.60	6.40	7.20
60	4.80	5.76	6.72	7.68	8.64
70	5.60	6.72	7.84	8.96	10.08
80	6.40	7.68	8.96	10.24	11.52
90	7.20	8.64	10.08	11.52	12.96
100	8.00	9.60	11.20	12.80	14.40
200	16.00	19.20	22.40	25.60	28.80
300	24.00	28.80	33.60	38.40	43.20
400	32.00	38.40	44.80	51.20	57.60
500	40.00	48.00	56.00	64.00	72.00

Cu. Ft.	@ 25 /— Plus 5% Primage.	@ 27 /6 Plus 5% Primage.	@ 30 /— Plus 5% Primage.	@ 35 /— Plus 5% Primage.	@ 40 /— Plus 5% Primage.
1-12	\$0.01 1-3	\$0.01 ½	\$0.016	\$0.019	\$0.021
2-12	.02 2-3	.029	.032	.037	.043
3-12	.04	.044	.048	.056	.064
4-12	.05 1-3	.058	.064	.075	.085
5-12	.06 2-3	.073	.08	.094	.107
6-12	.08	.088	.096	.112	.128
7-12	.09 1-3	.102	.112	.131	.149
8-12	.10 2-3	.117	.128	.15	.171
9-12	.12	.132	.144	.168	.192
10-12	.13 1-3	.147	.16	.187	.214
11-12	.14 2-3	.16	.176	.206	.235
1	.16	.176	.192	.224	.256
2	.32	.35	.38	.45	.51
3	.48	.53	.58	.67	.77
4	.64	.70	.77	.89	1.03
5	.80	.88	.96	1.12	1.28
6	.96	1.06	1.15	1.34	1.54
7	1.12	1.23	1.34	1.57	1.79
8	1.28	1.41	1.53	1.79	2.05
9	1.44	1.58	1.73	2.02	2.31
10	1.60	1.76	1.92	2.24	2.56
11	1.76	1.94	2.11	2.46	2.82
12	1.92	2.11	2.30	2.69	3.08

(Continued.)

Cu. Ft.	@ 25 /— Plus 5% Primage.	@ 27 /6 Plus 5% Primage.	@ 30 /— Plus 5% Primage.	@ 35 /— Plus 5% Primage.	@ 40 /— Plus 5% Primage.
13	2.08	2.29	2.50	2.91	3.33
14	2.24	2.46	2.69	3.14	3.59
15	2.40	2.64	2.88	3.36	3.84
16	2.56	2.82	3.07	3.58	4.10
17	2.72	2.99	3.26	3.81	4.35
18	2.88	3.17	3.46	4.03	4.61
19	3.04	3.34	3.65	4.26	4.86
20	3.20	3.52	3.84	4.48	5.13
21	3.36	3.70	4.03	4.70	5.38
22	3.52	3.87	4.22	4.93	5.63
23	3.68	4.05	4.42	5.15	5.89
24	3.84	4.22	4.61	5.38	6.14
25	4.00	4.40	4.80	5.60	6.40
26	4.16	4.58	4.99	5.82	6.66
27	4.32	4.75	5.18	6.05	6.91
28	4.48	4.93	5.38	6.27	7.17
29	4.64	5.10	5.57	6.50	7.42
30	4.80	5.28	5.76	6.72	7.68
31	4.96	5.46	5.95	6.94	7.94
32	5.12	5.63	6.14	7.17	8.19
33	5.28	5.81	6.34	7.39	8.45
34	5.44	5.98	6.53	7.62	8.70
35	5.60	6.16	6.72	7.84	8.96
36	5.76	6.34	6.91	8.06	9.22
37	5.92	6.51	7.10	8.29	9.47
38	6.08	6.69	7.30	8.51	9.73
39	6.24	6.86	7.49	8.74	9.98
40	6.40	7.04	7.68	8.96	10.25
50	8.00	8.80	9.60	11.20	12.81
60	9.60	10.56	11.52	13.44	15.39
70	11.20	12.32	13.44	15.68	17.93
80	12.80	14.08	15.36	17.92	20.50
90	14.40	15.84	17.28	20.16	23.04
100	16.00	17.60	19.20	22.40	25.63
200	32.00	35.20	38.40	44.80	51.25
300	48.00	52.80	57.60	67.20	76.88
400	64.00	70.40	76.80	89.60	102.50
500	80.00	88.00	96.00	112.00	128.13

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